

2025 Minimum Compensation Standards Principles for Moving Ahead

On April 1, 2024, the Board of Pensions announced significant changes to the BOP medical insurance plans and dues structure for pastors previously covered through the Pastor's Participation Plan. For decades, participation in that plan included full family coverage, regardless of whether the Pastor required coverage for partner/spouse, dependents, or both. Beginning in 2025, the Board of Pensions will only require individual coverage for the Pastor, and will provide coverage for additional family members at an additional cost.

In response to this significant change to the medical dues plans for 2025, the Committee on Ministry recommends to the Presbytery of Long Island the following Principles and Actions to provide medical coverage for our Pastors in 2025.

Our gratitude to the task force who devoted many hours of research and prayer to developing these recommendations over the last 8 weeks. These recommendations are for 2025 only, and we will continue to consider how best to provide coverage in future years.

First Principle

Full medical coverage for pastoral leaders and their families is a value we will uphold.

Actions:

- A. When an Installed Pastor only requires individual coverage, it shall be provided through the Board of Pensions (BOP), as required by the Book of Order, at no cost to the Pastor.
- B. When an Installed Pastor AND partner/spouse, dependents or full family need coverage, the Pastor shall be covered by the BOP and the partner/spouse, dependents or full family may be covered by BOP or another plan available to them. For Installed Pastors and existing terms of call that provide full family coverage, this shall continue in 2025 at no cost to the Pastor.

Second Principle

Terms of Call shall not be reduced from 2024 levels simply because of the structural change in medical plan dues through the Board of Pensions.

Actions:

- A. For budgeting purposes, the 2024 terms of call shall be considered as the starting place for 2025. Effective Salary shall be the same or increased. For all Installed Pastors and terms of call that include the Pastor's Participation Plan in 2024, medical coverage shall be provided as above at no cost to the Pastor for 2025, and no reduction in Effective Salary. New calls for Installed Pastors shall budget for full family coverage through the BOP for 2025.
- B. Churches providing full family coverage through the BOP in 2025 will likely face an increase in BOP plan dues. Care should be taken to consider either the Transitional Pastor's Package or the Congregational Pastor's Package + partner/spouse, dependents, or full family.

- C. For pastoral leaders who do not require full family coverage, the Church will likely realize savings for medical coverage in 2025 through the Board of Pensions. If the Church realizes savings in 2025, the Church shall set aside as designated funds the difference between the actual cost of benefits for 2025 and 39% of Effective Salary (the cost of BOP plan dues in 2024). For 2025 this reserve of any savings from the BOP plan changes is mandatory as we face continued uncertainty and instability around the cost of medical coverage for Pastors.

Third Principle

The Presbytery will walk alongside pastors and congregations as we navigate these structural changes.

Actions:

- A. The Presbytery and the COM shall continue to consider how best to move forward long term (2026 and beyond) with the cost of medical care for Pastors and their families, taking into consideration current coverage levels, the financial health of our Churches, available options for medical coverage, and the resources of the Presbytery.
- B. COM liaisons will be available to walk through these conversations with Pastoral Leaders, Sessions, and Churches on a case-by-case basis. In this way, we will support one another in the community of Long Island Presbytery and provide for thriving churches calling fantastic Pastoral Leaders.

Respectfully submitted for approval to the Committee On Ministry June 7, 2024

Rev. Katie Mulligan, COM Moderator
Elder Rich Schneider, COM Vice Moderator
Elder Jean Hrbek
Elder Sean Moran
Rev. Jim Crawford
Rev. James Cubie
Rev. Matthew Means

Index of Changes for 2025 Compensation Program

- Minimum Cash Aggregate increase for 2025
- Recommended COLA increase changed to match Social Security COLA instead of specific %
- For Pastors in Manses: Churches and Pastors in existing calls MAY utilize 30% of the Effective Salary, not including the manse valuation, instead of Fair Market Value of the manse for **Board of Pensions dues calculations only. Please read carefully.** Please see the BOP Effective Salary calculator for specifics.
- For new Pastors in manses Churches and Pastors in new calls **WILL** utilize 30% of the Effective Salary, not including the manse valuation, instead of Fair Market Value of the manse for **Board of Pensions dues calculations only. Please read carefully.** Please see the BOP Effective Salary calculator for specifics.
- For Pastors in Manses: Full Utilities will include communications services in 2025 (internet, telephone, basic cable)
- Retirement, Death & Disability Benefits now packaged together. **Please read this change carefully.**
- 403(b) contributions by the Church are not added to Effective Salary IF the Pastor also contributes to the 403(b)
- **Medical Insurance Coverage has completely changed for 2025. Please read these changes carefully.**
- Continuing Education: Clarification that the minimum monetary amount is prorated for part-time calls, but that the time allotment remains 14 days, including 2 Sundays.
- Vacation: Clarification that while rolling over up to 10 days vacation is not recommended, it is permissible **with Session approval.**
- Paid Family Leave: Changed from Medical Leave to Paid Family Leave per new Presbytery policy approved in 2024 and clarification that Paid Family Leave is extended to all Installed Pastors, Temporary Pastors with a minimum of a one-year agreement and CREs with a minimum one-year agreement.
- Moving Expenses: Clarification that moving expenses are subject to taxes, but not BOP plan dues.
- Jury Duty: Added new policy.
- Sabbatical Leave: Added sabbatical policy to Compensation Program and changed it from Recommended to Required. COM will work with churches to provide proper support.
- Workers Compensation, DBL & PFL: Clarifying that these insurance coverages are required for Pastors and must be provided by the Church at no cost to the Pastor.
- Explanation Page has been updated to reflect BOP changes for 2025.

COMMITTEE ON MINISTRY

The Presbytery of Long Island

2025 COMPENSATION PROGRAM FOR PASTORS WITH MANSES

(Includes proposed changes to become effective for existing calls and agreements, January 1, 2025; for new calls and agreements, October 1, 2024. New calls will begin with 2024 Board of Pensions (BOP) benefits outlined in the 2024 Compensation Program but will transition to the new BOP plans January 1, 2025, as required.)

1. Cash Aggregate

Defined as the total of the cash salary, including the manse allowance (housing allowance), plus the amount put into the defined contribution plan, or 403(b) (see #4B below).

The Manse Allowance (housing allowance)

- Defined as that portion of the cash salary that the Pastor reasonably expects to spend from his/her own resources on the home, including furnishings and utilities not paid by the Church.
- Must be designated by the session in advance of when expended, not retroactively. May be adjusted during the year, in advance of increased expenditures, keeping the total aggregate the same. Accurate records and documentation of amounts must be kept by the Pastor. Unused portion should be reported by the Pastor as income.
- Not subject to income tax, but subject to SECA tax and BOP dues (see p. 4).

The minimum cash aggregate shall be \$57,220

- The minimum cash aggregate shall be increased one-half of one percent for each year since a Pastor's ordination, up to 30 years.
- The minimum cash aggregate shall be increased by \$2,000 for Churches with 151-350 members, \$4,000 for Churches with 351-500 members, and \$6,000 for Churches with over 500 members.

It is recommended that all existing calls that exceed this minimum be increased at least by the Social Security COLA for 2025, which is expected to be announced in October (predicted to be 2.6%).

2. Free Use of Manse

Annual fair rental value for tax purposes.

Not subject to income tax, but subject to SECA tax and BOP plan dues.

For BOP Plan Dues Calculations Only:

For new calls, manse amount for the purposes of Effective Salary (not tax purposes) is calculated at 30% of the Effective Salary, not including the manse valuation. Please see the BOP Effective Salary calculator for specifics.

For existing calls, manse amount MAY be changed to 30% of the Effective Salary, not including the manse valuation. Please see the BOP Effective Salary calculator for specifics. However, the Church and Pastor must evaluate the effect on pension credits and provide other compensation to mitigate the loss in future pension. This can be through additional contributions to a 403(b), Continuing Education or Pastoral Expense Allowance, other benefits or Cash Salary. Careful attention needs to be paid to the tax ramifications and this change to terms of call must be approved by COM.

3. Full Utilities

Heat, electricity, water, and communications services (e.g. internet, telephone, basic cable) must be provided by the Church. Others may be provided, but are not required. Utilities paid directly by the Church are not subject to income tax or BOP Plan dues, but are subject to SECA tax. Use approximate annual cost. Other utilities paid by the Pastor should be included in the Manse Allowance. Cell phone services are currently reimbursed under professional expenses.

4. Retirement, Death & Disability Benefits

A. Traditional Defined Benefit Plan & Paycheck Protection Programs

BOP Covenant Package includes traditional Defined Benefit Plan, Death & Disability, Temporary Disability and Employee Assistance Programs.

Required for all Installed Pastors, Interim Pastors and Designated Pastors, as part of either the Congregational Pastor's Package or Transitional Pastor's Package.

Dues are **10%** of Effective Salary (= #1, #2, + #4B), in addition to medical dues

Available but not required for all other Pastors, Commissioned Ruling Elders and Employees working 20 hours/week or more, either within a congregational setting or MWS serving in ministries outside of congregational settings.

The Covenant Package is paid entirely by the Church.

B. Defined Contribution (Retirement Savings) Plan

403(b) can be tax-deferred or not (Roth option).

At least \$1,000 Church contribution required for all full-time Installed, Interim, and Designated Pastors living in a manse. Additional contributions may be made by the Church or Pastor or both. Please identify the source and the amount of the contribution(s).

Many investment options available through Fidelity.

May not be subject to income tax or SECA Tax, but may be subject to BOP plan dues. If the Pastor also contributes to the 403(b), then the Church contribution is not subject to BOP plan dues.

Available to all others with no requirement for minimum hours worked.

5. Medical Insurance

Medical coverage must be provided for all Installed Pastors through the BOP in either the Transitional Pastor's Package or the Congregational Pastor's Package at no cost to the Pastor. Medical coverage must be provided for all Designated and Interim Pastors through the BOP in either the Transitional Pastor's Package or the Congregational Pastor's Package at no cost to the Pastor, unless they have comparable coverage from another source.

All Installed, Designated and Interim Pastors in new or existing calls must be provided medical coverage for partner/spouse, dependents, or full family at the Pastor's direction through the BOP or another available plan at no cost to the Pastor.

Through 2025, all existing terms of call that provided medical coverage in 2024 for Temporary Pastors and their families must provide the same level of coverage for all family members as 2024 through either the BOP or another available plan at no cost to the Pastor.

Terms of call for new Temporary Pastors may include medical coverage for the Pastor and/or partner/spouse, dependents, or family through the BOP or another available plan. Cost sharing may be negotiated in temporary calls with new Temporary Pastors.

All terms of call and medical plans must be approved by the COM for 2025 and may not reduce medical coverage or Effective Salary.

6. Additional Benefits

Thoughtful and thorough consideration of additional forms of insurance available – term life insurance, dental insurance, supplemental death benefit, supplemental disability benefit, and vision eyewear benefit. Premiums are **not** subject to dues under BOP Plans unless it is provided by an entity other than the BOP.

BOP also offers Flexible Spending Account (FSA) and Health Savings Account (HSA) Programs, managed separately on behalf of the Church. Churches may offer access to these programs.

Dues for additional benefits may be paid by the Church, the Pastor, or shared.

7. SECA Tax Reimbursement (self-employment tax or social security)

Approximately one-half of the Pastor's SECA Tax obligation, or 7.65% of #1 + #2 + #3 above. It is subject to income tax and SECA tax, but not subject to dues under BOP Plans unless the Church pays more than 50% SECA. It should be included on the W-2 form.

8. Automobile Expense Reimbursement

Reimbursement of actual mileage on Church business at the IRS standard mileage rate for 2025, under an accountable reimbursement plan.

9. Pastoral Ministry Expense Reimbursement

A \$500 minimum for expenses in the pastoral ministry -- such as books, journals, vestments, entertainment, cell phone -- under an accountable reimbursement plan.

10. Continuing Education Expense Reimbursement

\$1,750 minimum. Can be accumulated for up to three years. Actual use or accumulation to be approved by session in advance and report received afterward. Under an accountable reimbursement plan. ***Unused Continuing Education Expense Reimbursement is not payable upon the dissolution of the call and may not be accumulated for more than three years.***

11. Continuing Education Time

Continuing Education/Study Leave must be a minimum of 14 days per year for continuing education (including 2 Sundays), and may be accumulated for three years for up to 42 days, including 6 Sundays by approval of the Session.

For calls to less than full-time service, the minimum monetary allotment shall be prorated; the time allotment remains 14 days, including 2 Sundays.

Funds for continuing education shall be remitted to the Pastor upon the submission of vouchers for the expenses incurred. ***Unused Continuing Education benefits are not payable upon the dissolution of the call.***

12. Vacation

30 days, including 5 Sundays. After 10 years in current position, 37 days, including 6 Sundays. *The Presbytery encourages that up to, but no more than, 10 days of vacation time be rolled over from one year into the next calendar year, with approval of the Session. The annual refreshment from vacation comes only if the Pastor takes the vacation regularly. Excessive accumulation of vacation time does not provide for that regular refreshment. **Unused vacation benefits ARE payable in full to the date of the dissolution of the call.***

13. Paid Family Leave

Consistent with the Book of Order requirements, all installed calls shall include a minimum of 12 weeks of Paid Family Leave, including benefits (G-2.0804). Eligibility for Paid Family Leave within the Presbytery of Long Island shall be extended to all Installed Pastors, Temporary Pastors with a minimum of a one-year agreement, and Commissioned Ruling Elders serving in a pastoral role with a minimum of a one-year agreement.

14. Moving Expenses

(New calls and agreements only.) Full, reasonable. Moving Expenses are subject to taxes, but not BOP plan dues.

15. Jury Duty

In accordance with state law, an employee must be allowed the necessary time off if summoned for jury duty. Pastors are expected to return to their regular responsibilities if excused from jury duty during their regular working hours.

16. Sabbatical Leave

As the Presbytery of Long Island has long recommended, Pastors, Commissioned Ruling Elders, and Certified Christian Educators **shall** be granted a compensated (full pay and benefits) Sabbatical Leave of up to three (3) months after the completion of six (6) continuous years in an individual congregation within the Presbytery of Long Island. New calls will include sabbatical leave. For existing calls that have not included a sabbatical leave, please contact the COM for assistance in incorporating a sabbatical leave into the call.

Recognizing that sabbatical leave may be new to many Churches, the COM is committed to assisting Churches in preparation. All sabbatical proposals must be approved by COM at least 6 months in advance, and must include the general design of the sabbatical time and a plan for pastoral coverage.

17. Workers Compensation, DBL & PFL

Workers Compensation Insurance, DBL (Disability Benefits Law) Insurance, and PFL (Paid Family Leave) Insurance must be provided by the Church for all Pastors, Certified Christian Educators, and Commissioned Ruling Elders. While state law may provide exemptions for religious employees, the Presbytery of Long Island requires these insurance coverages to be in place at no cost to the Pastor, Certified Christian Educator, or Commissioned Ruling Elder. Insurance may be obtained through state programs or other insurance companies.

EXPLANATIONS

BOP: Board of Pensions of the PCUSA. <https://pensions.org/>

Effective Salary: A BOP definition for the total of cash salary and manse allowance (#1), tax-deferred investment (#4B), and the manse amount (#2). Go to <http://www.pensions.org/calc/totalSalary> for the BOP Effective Salary Calculator.

BOP Dues Plans: For the latest information, go to <https://seasonofrebuilding.pensions.org/2025-plan-changes/dues-packages>

Transitional Pastor's Package : Available for 3 years to transition Pastors currently utilizing the Pastor's Participation Plan. This medical plan covers the Pastor, partner/spouse and all eligible dependents. Includes all the benefits of the Covenant Package (Medical dues + 10%, Effective Salary).

**Please note that the Transitional Pastor's Package must be OPTED INTO during the open enrollment period in 2024 for 2025. Failure to opt in will result in automatic enrollment in the Congregational Pastor's Package for 2025. Pastors enrolled in the Congregational Pastor's Package may not later enroll in the Transitional Pastor's Package.*

Congregational Pastor's Package: The new BOP medical plan to cover Pastors and Congregational Leaders working 20 hours or more in the Church. Partner/spouse, dependent, or full family coverage may be added at additional cost. Required by the BOP and Book of Order for all Installed Pastors. Includes all the benefits of the Covenant Package (Medical dues +10% Effective Salary).

**Please note that Pastors enrolling in the Congregational Pastor's Package may NOT change to the Transitional Pastor's Package in the future.*

Covenant Package: Pension and Paycheck Protection Program through BOP.

Total Cost 10% Effective Salary. Includes Defined Benefit Pension Plan, Death and Disability Plan, and Temporary Disability Plan. Also includes, at no extra cost, access to the Employee Assistance Program, CREDO, Sabbath Support Grants, and Healthy Pastors Healthy Congregations.

Available to all Pastors and Employees working in a congregational setting 20 hours/week or more, and all Ministers of the Word and Sacrament working in ministry outside of a congregational setting 20 hours/week or more.

Included in the Transitional Pastor's Package and Congregational Pastor's Package (medical dues + 10% Effective Salary)

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1. Cash Aggregate

Defined as the total of the cash salary, including the housing allowance, plus the amount put into the defined contribution plan, or 403(b) (see #2B below).

The Housing Allowance

- Defined as that portion of the cash salary that the Pastor reasonably expects to spend on the home, such as for rent, mortgage, property taxes, insurance, utilities, maintenance, and furnishings.
- Must be designated by the session in advance of when expended, not retroactively. May be adjusted during the year, in advance of increased expenditures, keeping the total aggregate the same.
- Accurate records and documentation of amounts must be kept by the Pastor. Unused portion should be reported by the Pastor as income.
- Not subject to income tax, but subject to SECA tax and BOP Plan dues (**see p. 4**).

The minimum cash aggregate shall be \$85,717

- The minimum cash aggregate shall be increased one-half of one percent for each year since a Pastor's ordination, up to 30 years.
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Included in the Transitional Pastor's Package and Congregational Pastor's Package (medical dues + 10% Effective Salary)