**Information for Presbytery Leaders 2021**

**Candidates/Inquirers/CPM**

* Medical coverage for seminary students (See [Quick Facts & Dues 2021](http://www.pensions.org/file/what-we-offer/benefits-guidance/forms-documents/Documents/pln-212.pdf/) for costs)
* First Call, First Steps Seminar

**First Call**

* Structuring Terms of Call (See [Living by the Gospel](http://www.pensions.org/file/our-role-and-purpose/the-connectional-church/living-by-the-gospel/Documents/pln-619.pdf/))
* Enrollment at start of service, not ordination/installation—by church Employer Rep.
* Tax withholding/Quarterly payments (Income tax + SECA)

**Minister’s Choice -** [**10% of Effective Salary**](http://www.pensions.org/calc/dues/MinistersChoice)

* Non-installed ministers in validated ministry serving 20+ hrs/wk.
* Pension (8.5%), Temporary Disability (0.5%), D&D (1%),
* Access to: EAP, CREDO, MEDA, Assistance Programs

**Pastor’s Participation -** [**37% of Effective Salary**](http://www.pensions.org/calc/dues)

* Installed Positions (required) or ministers in validated ministry serving 20+ hrs/wk.
* Full-family medical (27%); Pension (8.5%), Temporary Disability (0.5%), D&D (1%)
* Access to: EAP, CREDO, MEDA, Assistance Programs

**Benefits for Commissioned Ruling Elders**

* The Benefits Plan has flexibility to offer a variety of benefits that best meet individual needs while considering local context; Also eligible for Housing Allowance

[**Presbyterian CREDO**](http://www.pensions.org/your-path-to-wholeness/credo)

* Three Versions: Newly Ordained; CREDO I (mid-career); CREDO II (age 55-70)

**Employee Assistance Program (EAP)**

* [Management Consultations & Referrals](http://www.pensions.org/what-we-offer/health/medical/employee-assistance/management-consultations), Emotional Health, and Other Support
* Cigna: (866) 640-2772 and [www.mycigna.com](http://www.mycigna.com)

**Assistance Programs**

* [Emergency Assistance Grants](http://www.pensions.org/your-path-to-wholeness/assistance-program/receiving-assistance/emergency-assistance-grants) (generally shared 50/50 with sponsor)
* [Adoption Assistance](http://www.pensions.org/your-path-to-wholeness/assistance-program/receiving-assistance/adoption-assistance-grants)
* [Transition to College](http://www.pensions.org/your-path-to-wholeness/assistance-program/receiving-assistance/transition-to-college-assistance-grants)
* [Minister Educational Debt Assistance\* (MEDA)](http://www.pensions.org/your-path-to-wholeness/assistance-program/receiving-assistance/minister-educational-debt-assistance-grants): Up to $5,000/year up to 5 years
* [Sabbath Sabbatical Support Grants](http://www.pensions.org/your-path-to-wholeness/assistance-program/receiving-assistance/sabbath-sabbatical-support-grants)
* [Housing Supplements](http://www.pensions.org/your-path-to-wholeness/assistance-program/receiving-assistance/housing-supplements-for-retirees), [Income Supplements](http://www.pensions.org/your-path-to-wholeness/assistance-program/receiving-assistance/income-supplements-for-retirees), and [Medical Assistance](http://www.pensions.org/your-path-to-wholeness/assistance-program/receiving-assistance/retiree-medical-grants) for Retirees

\**May receive both HPHC and MEDA grants (not concurrently) up to $25,000 max*.

**Termination of Service**

* Pastors Participation: Medical to end of month + 1 month; + 3 months free death coverage
* Minister’s Choice: up to 3 months free death coverage
* May enroll in Transitional Participation/Medical Continuation

[**Transitional Participation Coverage**](http://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/transitional-participation-coverage)

* Up to 24 months for clergy in Pastor’s Participation/Minister’s Choice
* Covers whole family

[**Medical Continuation**](http://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/Medical-continuation)

* 18 months - May follow Transitional Coverage, but not *vice/versa*
* Same medical plan (does NOT include Pension, Death & Disability)
* May provide medical coverage beyond 18 months for eligible early retirees (Rule of 70)

**Resignation/Forced Termination - Dissolution of Call**

* Severance payments impact dues
* Reporting continuation of salary and benefits
* Renunciation of jurisdiction: **Notify BoP immediately**--Benefits end on notification

**Disability**

* Temporary Disability: on 15th day, 60% of Effective salary, can last until 90th day
* D&D Benefit: Church covers for first 90 days
* Disability initiates on the 91st day, 60% Effective Salary or Church Median
* Determined by BoP and actively managed by Lincoln Financial

**Retirement**

* Encourage to participate in pre-retirement seminar ([THRIVE](http://www.pensions.org/your-path-to-wholeness/lifelong-learning-through-board-university/seminars/THRIVE)); timing is important!
* Early and Post–Normal Retirement Options for Pension Plan
* Healthcare must be part of the conversation
* Presbytery notified after member retirement paperwork with BoP

**Post Retirement Service and Dues**

* Over 20 hours per week carries 12% dues (supports Medicare Supplement Plan)
* Reported to BoP by employer + Presbytery Letter within 60 days
* Does not affect Pension Benefits

**Death**

* Report to Member Services (800-773-7752)
* Active/Disabled Members: Salary Continuation (12 mo.); Lump Sum Benefit
* Retiree Death Benefit: Gradual phase out over 36 months after retirement to $10,000

**Additional Programs**

* [Pathways to Renewal](http://www.pensions.org/what-we-offer/benefits-packages/pathways-to-renewal): Reduced dues for up to 5yrs if church & pastor both eligible
* [Benefits for Organizing Pastors/Evangelists](http://www.pensions.org/what-we-offer/benefits-packages/Benefits-grants-for-organizing-pastors-and-evangelists) (Job code 301): Board pays 100% for 3yrs, 66% in year 4, 33% in year 5

**Other Relevant Topics**

* [Understanding Effective Salary](http://www.pensions.org/file/what-we-offer/benefits-guidance/forms-documents/Documents/pln-103.pdf/) – Comprehensive guide to what compensation is/is not included
* Validated Ministries – Employer/Presbytery complete and sign [registration form](http://www.pensions.org/file/what-we-offer/benefits-guidance/forms/Documents/enr-115.pdf/) to BoP first time; annual verification done via email reply (Stated Clerk)
* [Member Couples](http://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/Member-couples) – Enhanced medical benefits when employer(s) enroll both in medical
* Collections – Presbytery notified when church is +90 days delinquent on dues

**Contact Information:**

Member/Employer Services, 800-773-7752, [memberservices@pensions.org](mailto:memberservices@pensions.org)

Keenan Rodgers, Church Consultant | 215-341-8143, [krodgers@pensions.org](mailto:krodgers@pensions.org)