

For Churches with Contract Call Pastors and Contract Call Associate Pastors

In October 2020, the Committee on Ministry revised Policy #14 on Pastoral Designations. The revisions include the requirement of all contracts for Contract Call and Associate Contract Call Pastors to include Minister's Choice for those working 20 hours or more. The cost is 10% of effective salary. (Contract Call Pastors who are Honorably Retired PC(USA) ministers must receive Board of Pensions Retirement Dues as part of their contract.)

Minister's Choice is a new benefits package that provides important financial protection for ministers who are not receiving full Minister's Participation in the Board of Pensions. This new program that will be offered starting in 2021 opens the door to the Board of Pensions Education and Assistance programs. Committee on Ministry requires that all churches with PC(USA) Contract Call pastors working 20 or more hours per week include Minister's Choice as part of the pastor's contract beginning at the time of renewal in 2021.

The Minister's Choice benefit includes:

- Retirement benefits
- Temporary disability
- Death and disability
- Employee Assistance Plan
 - 6 free counseling session per issue
 - 30 minutes free legal consultation
 - 30 minutes free financial assistance planning
 - 25% discount in tax preparation
 - Identity theft consultation
 - Access to Cigna for recommendation lists such as child care, pet care
- Access to: (must meet eligibility requirements)
 - Credo
 - Board University
 - Healthy Pastors, Healthy Congregations program
 - Minister Education Debt Assistance program
 - Emergency Assistance
 - Adoption Assistance
 - Transition-to-College Assistance
 - Sabbath Sabbatical Support

What if a Contract Call Pastor prefers to receive Medical Coverage instead of Minister's Choice?

1. The Menu option is still available for any who wish to receive healthcare instead of Minister's Choice. The cost for medical coverage is dependent on the type of coverage (Member only, Member + Spouse, Member + Child(ren), or Family) and the level of coverage (PPO (preferred provider organization), EPO (exclusive provider organization), or HDHP (high deductible health plan)).
2. The employer must contribute at least 50% of the cost for single coverage
3. In all likelihood, the cost for medical coverage would be more than the cost of Minister's Choice. Medical coverage can be obtained in a variety of ways, such as the Affordable Care Act, through a spouse, or simple private insurance. The bundled benefits from the Minister's Choice cannot be replicated through other means.

If you do not already have one established, please contact Employer Services at the Board of Pensions for assistance with creating a new benefits group which includes Minister's Choice. You may contact them through pensions.org. For further assistance, contact our Board of Pensions representatives Clark Simmons (800) 966-1575 or Keenan Rodgers (215) 341-8143. Please contact your Congregational Consultant with any questions.