

# Plenary Session:

## Changing Benefits for a Changing Church



**The Reverend Dr. Frank Clark Spencer**

President  
Board of Pensions

# What We Heard

## Feedback Themes

- ✓ Need for long-term sustainability
- ✓ Concern about women, families, and communities of color being disproportionately impacted
- ✓ Need to provide access to those who've never had it
- ✓ Desire for flexibility, choice at the local level
- ✓ Recognition of the need for education and support to explain and implement final changes



# The Challenge

## Dues structure for ministers created at reunion in the 1980s



Full family medical coverage, pension, death and disability, RSP, EAP



Noncontributory, access to education and assistance programs



## Congregations/presbyteries are not installing ministers.

Fewer than half of all congregations have installed pastors.

**30%** of small congregations (150 members or fewer) have installed pastoral leadership.

**20%** of Black churches have installed pastoral leadership.

## Many are excluded:

**4,049**

ministers have been ordained in the last 15 years.

**1,176**

have not received any benefits from the Board.

**63%**

of newly ordained ministers not enrolled in the Benefits Plan from 2007 to 2021 are women.



## Current Plan

is written to distinguish between minister members (now the minority) and lay employees (now the majority). We have moved, instead, to understanding the distinction as pastoral leaders of congregations versus all others.

**The status quo does not lead to sustainable ministry.**

# Exploration and Engagement

## Met with nearly 1,000 PC(USA) leaders over the past 8 months:

- ✓ 2 national meetings of mid council leaders
- ✓ 6 listening sessions with national leaders in Philadelphia
- ✓ Conversations with national agencies, advisory committees, caucuses
- ✓ Discussions with current and past moderators of the General Assembly
- ✓ Virtual Town Halls with nearly 500 participants

## Ongoing and real-time feedback gathered via season of rebuilding microsite

- ✓ 16,000 page views
- ✓ 4,000 new users
- ✓ Average time on site: 2 mins, 8 secs

## Communication and interaction via social media:

- ✓ 26 posts
- ✓ 21,000 people reached
- ✓ 1,500 clicks



# Guiding Principles



# Guiding Principles

## Our focus as we work to meet the needs of congregations



Mission anchored by faith



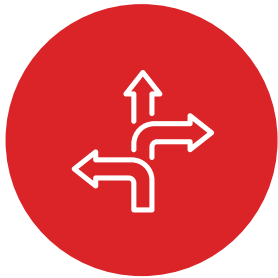
Commitment to  
parity, transparency



Confidence in congregations  
and their leaders

# Guiding Principles

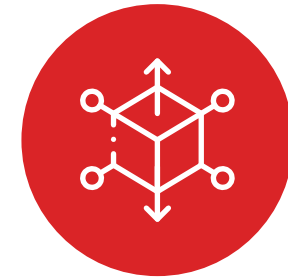
## Our focus as we work to meet the needs of congregations



Choice and flexibility



Support for  
innovative ministries



Expanded access to the plan

# Recommendations for a New Benefits Plan





# Recommendations



Enhance income protection plans



Provide choice in healthcare coverage



Create parity for all employees



Subsidize small churches



Create transparency in pricing



Provide transition for those in Pastor's Participation



Support innovative ministries

# Income Protection Enhancements



Season of  
Rebuilding



- ✓ Make all employees with 20-hour minimum workweeks eligible for the income protection package at 10% of effective salary
- ✓ Use single median for accruals
- ✓ Reduce waiting period for temporary disability, from 14 to 7 days
- ✓ Eliminate supplemental disability benefit and cover actual salary
- ✓ Enhance death benefits

# Choice in Healthcare



Season of  
Rebuilding



- ✓ Maintain all options for current lay employees and all plan members regardless of ordination status

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- ✓ Smaller congregations continue to receive subsidized funding from larger congregations to fund PPO coverage for their congregational pastoral leader.
  - Ministers and commissioned pastors working 20 or more hours in a congregation:
    - Employee-only PPO coverage at a percent of effective salary
      - Lower minimum, lower percentage
      - Noncontributory by pastor
  - PPO dependent coverage still offered but no longer required
    - National pricing published annually (children, spouse, family)
    - Conversations among pastor, congregation, and presbytery

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- ✓ Book of Order requirement
  - Income protection at 10% of effective salary
  - Employee-only PPO coverage at a % of effective salary with minimum
  - Both noncontributory, subject to minimum and maximum

# Transition Plan for Pastor's Participation



Season of  
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- ✓ Those currently in Pastor's Participation may continue with dues as a percentage of effective salary during the plan years 2025, 2026, 2027.
- ✓ In April 2024, the Board of Pensions plans to publish minimum dues percentage and healthcare dues minimums for each of the plan years 2025, 2026, 2027.

# Ministry Innovation Support



Season of  
Rebuilding



- ✓ Our investment in emerging and changing contexts of ministry:
  - Small congregations
  - Those reimagining church to better align with the needs of an ever-evolving and diverse culture

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- ✓ Continuation of dues incentive program: Organizing Pastors/Evangelists (301)

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- ✓ Expansion of shared ministry model beyond Pittsburgh Presbytery pilot

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- ✓ Retention of ability to respond to future development



# CREDO Eligibility Expansion



Season of  
Rebuilding



- ✓ Expanded eligibility criteria for all CREDO programs to include any PC(USA) minister enrolled in Defined Benefit Pension or Medical plan.

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- ✓ Expanded access to mid- and late-career CREDO to those serving outside congregational leadership.

# Assistance Eligibility Expansion



- ✓ Expand eligibility for Emergency Assistance grants to all members of the plan
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- ✓ Expand eligibility criteria for Sabbath Sabbatical Support, Clergy Wellness Support, Minister Debt Relief, and Minister Educational Debt Assistance to include any PC(USA) minister enrolled in Defined Benefit Pension or Medical plan

Next Steps





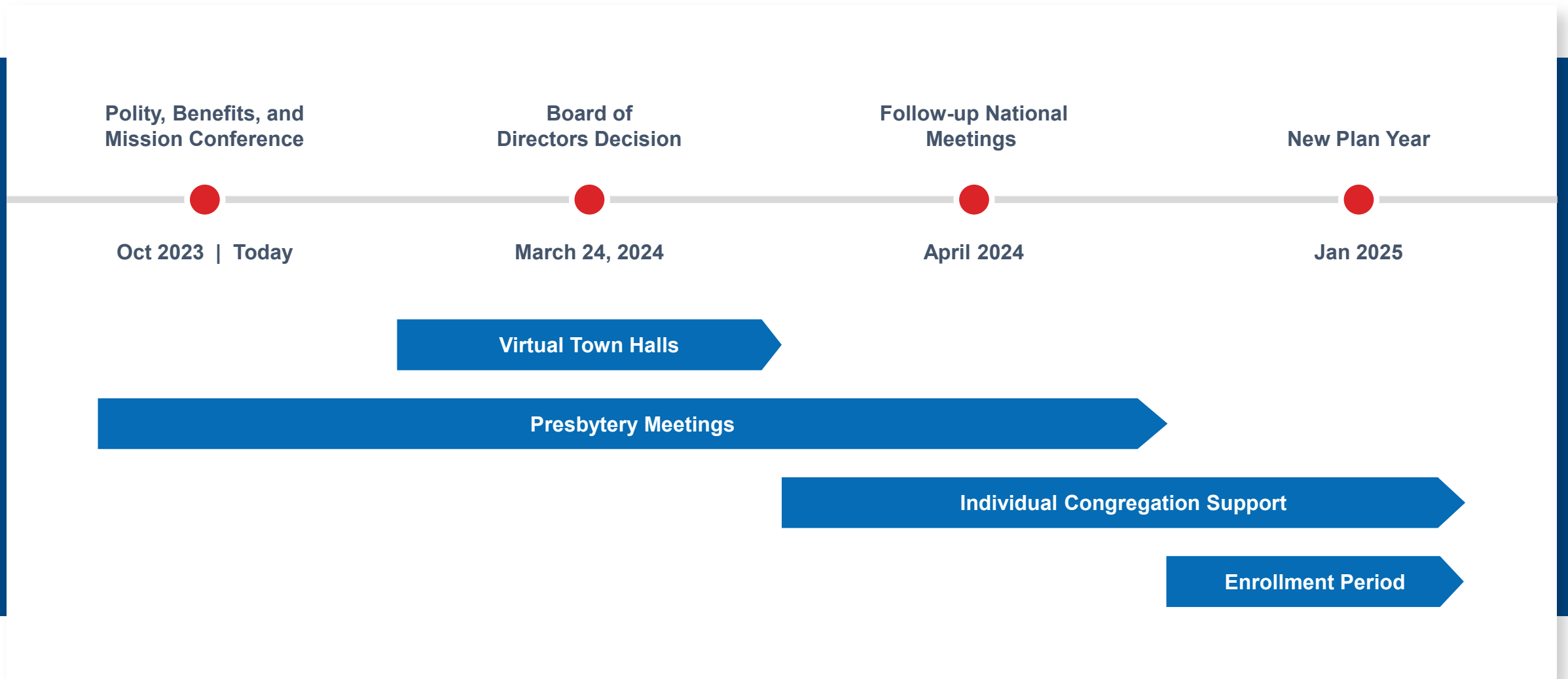
## How Presbyteries Should Prepare

- ✓ Begin conversations with installed pastors and others in Pastor's Participation to explore needs in April 2024
- ✓ Consider a Committee on Ministry strategy for deciding terms of call, instead of setting firm policies
- ✓ Visit [seasonofrebuilding.pensions.org](https://seasonofrebuilding.pensions.org) for help with your planning
- ✓ Log on to the new Benefits Connect in August 2024 to use the Employers Decision Support tool

## Considerations

- ✓ Remain flexible regarding individual pastoral calls, knowing that any savings from benefits choices remain in the congregation and do not flow to the Board of Pensions.
- ✓ Engage pastors and churches about the benefits they need before making any hard and fast call requirements related to benefits for pastoral calls.
- ✓ Invite the Church Consultant from the Board of Pensions, in your region, to engage with your presbytery/COM to help you better understand ways in which you might utilize the redesigned Benefits Plan to support congregational leaders.
- ✓ Commit to pray for this generational effort to redesign the Benefits Plan so it might broadly and inclusively support those whom Christ has called to serve.

# Discernment Timeline



Visit **[seasonofrebuilding.pensions.org](https://seasonofrebuilding.pensions.org)**  
for the latest information.



# Season of Rebuilding



THE BOARD OF PENSIONS  
OF THE PRESBYTERIAN CHURCH (U.S.A.)

[seasonofrebuilding.pensions.org](https://seasonofrebuilding.pensions.org)