

August 8, 2024

Greetings,

As we transition to the [2025 Benefits Plan](#), the Board of Pensions is grateful to be walking with you on this journey. We thank you for your collaboration and for your support. We want to ensure that congregations and ministers are prepared to make the benefits decisions that best meet their needs.

Employer Agreement dates and next steps

The time to review Employer Agreements for 2025 benefits is **Thursday, Aug. 29 through Friday, Oct. 4**. During this period, congregations' designated representatives will log in to Benefits Connect to review their Employer Agreement.

To help with the transition, ministers enrolled in Pastor's Participation as of Dec. 31, 2024, will automatically be enrolled in Transitional Pastor's Participation for 2025. Staff enrolled for 2024 benefits will automatically be enrolled in the same benefits for 2025. This ensures that everyone has continuity of coverage from 2024 to 2025 *unless the congregation makes a change*.

- **If the congregation does not want to make changes to the benefits they offer for 2025**, their Employer Agreement is complete.
- **If they would like to make changes**, the employer representative will need to call the Board at [800-PRESPLAN \(800-773-7752\)](tel:800-PRESPLAN) (TTY: 711), and we'll walk them through completing their Employer Agreement.

Medical Plan is unchanged

We'd like to reassure you that the [Medical Plan](#) is unchanged for 2025. Members enrolled in any of our three medical options (preferred provider organization, exclusive provider organization, and high deductible health plan) will continue to access care through the Blue Cross Blue Shield national network. Deductibles and copays will remain the same for 2025. And ministers who transition from Pastor's Participation to Transitional Pastor's Participation will have the same family medical coverage for 2025 that they have now.

2025 dues packages

We want all congregations and ministers to engage in faithful decision-making and select the package that best meets their needs. If a minister needs to continue full family medical coverage, Transitional Pastor's Participation may be the best choice. If a minister doesn't need dependent coverage, the Congregational Pastors Package may be a better choice.

Because the dues structures for both Transitional Pastor's Participation and the Congregational Pastors Package are income-sensitive and tied to a percentage of effective salary, there is no advantage for either the minister or the congregation in uninstalling a minister. Being installed is the best option for a minister, as it provides the security and support to fully devote themselves to leading the congregation on its journey of faith.

Visit seasonofrebuilding.pensions.org for details on the three dues packages available for 2025:

- Transitional Pastor's Participation
- Congregational Pastors Package
- Covenant Package

New pricing requests

Congregations should call the Board to request pricing if they would like to offer the Medical Plan to employees **who are not:**

- enrolled in Transitional Pastor's Participation or the Congregational Pastors Package
- already offered medical coverage in an existing benefits group

Pricing is customized for each congregation based on geography and the demographics of the employees being covered. When they call the Board, an Employer Services representative can walk them through this process.

Access resources

As a presbytery leader, you can access [online resources to help guide benefits decision-making](#) for ministers for 2025, including a decision guide, dues scenarios with calculations, and an updated Living by the Gospel.

The Board is here to help you understand options available through the Benefits Plan of the Presbyterian Church (U.S.A.) and guide faithful decision-making. Call us at [800-PRESPLAN \(800-773-7752\)](#) (TTY: 711) if you need assistance. We are here to serve you.

In peace,

Rev. Kevin Keaton
Church Consultant
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