

**From:** The Board of Pensions of the Presbyterian Church (U.S.A.) info@pensions.org  
**Subject:** New resources to support benefits decision-making  
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# 2025 Benefits Plan



Dear siblings in Christ,

It was a pleasure joining mid council leaders at our recent events in Philadelphia and Denver about the 2025 Benefits Plan. All of us at the Board of Pensions are grateful for the opportunity to gather together for conversations about how the new plan meets many needs of the changing Church — a church we all love.

Most importantly, we appreciated attendees' thoughtful, honest feedback. We are all aware of the significant challenges facing our congregations and the limitations of the current employer-based healthcare system in the U.S., and we heard the very real concerns many attendees shared about costs, advocacy, and the work ahead.

As we navigate this changing benefits landscape together, we are committed to supporting you in transitioning to the 2025 Benefits Plan. Visit [Season of Rebuilding](#) for information about the new plan and for these resources:

- [2025 Decision Guide for Minister Benefits](#), a helpful tool to assist congregations and ministers with calculating dues for next year for the [Covenant Package](#), [Congregational Pastors Package](#), and [Transitional Pastor's Participation](#)
- [A New Benefits Plan to Serve the Changing Church](#), the

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presentation we shared during our recent events

Any minister enrolled in Pastor's Participation as of Dec. 31, 2024, may continue in Transitional Pastor's Participation with no change in benefits. By using the 2025 Decision Guide for Minister Benefits, you may discover other options available through the Benefits Plan.

Ministers who are not installed and all other employees are eligible for the Covenant Package in 2025. It includes pension, death and disability coverage, temporary disability coverage, and the Employee Assistance Plan, all for 10% of effective salary. When you select benefits during Employer Agreement early this fall, you can combine the Covenant Package with any of the Benefits Plan offerings in the Health & Wellness Plans.

All congregational pastoral leaders (any installed pastor, minister of the Word and Sacrament, or commissioned pastor who is scheduled to work 20 hours or more per week, with the congregation as the employer) are eligible for the Congregational Pastors Package beginning in 2025.

For information about benefits options or assistance with the 2025 Decision Guide for Minister Benefits, call the Board of Pensions at [800-PRESPLAN](tel:800-PRESPLAN) ([800-773-7752](tel:800-773-7752)) (TTY: 711) to speak with a dedicated representative.

Our [Church Consultants](#) are meeting with Committees on Ministry and congregations to discuss the 2025 Benefits Plan. They are available to help guide faithful decision-making about which dues packages are right for a particular context of ministry. Please call on your Church Consultant for this guidance or attend an online or in-person event in your presbytery.

We are dedicated to working together to best support ministry in the Church of today, and we will continue to hold you in prayer as we walk this journey together.

Blessings,





The Reverend Dr. Douglas Portz  
Vice President, Church Relations



**THE BOARD OF PENSIONS**  
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