

PRESBYTERY of GENEVA MINIMUM COMPENSATION 2025

These figures represent a **2.6% COLA increase** from the 2024 Minimums

Presbytery's General Council highly recommends that the effective salary of individuals already above the minimum be increased by at least 2.6% for 2025.

	2025 Full Time	2025 3/4 Time	2025 1/2 Time	2025 3/8 time	2025 1/4 time
A. EFFECTIVE SALARY					
Cash Salary (65% of TES) ¹	\$36,651	\$27,489	\$18,325	\$13,744	\$9,163
Housing Allowance or Fair Rental Value of Manse (35% of TES) ¹	\$19,735	\$14,801	\$9,868	\$7,401	\$4,934
TOTAL EFFECTIVE SALARY (TES)	\$56,386	\$42,290	\$28,193	\$21,145	\$14,097
B. ADDITIONAL REQUIRED PAID COMPENSATION					
Social Security Offset (SECA) = 7.65% of TES (Required for installed positions, recommended for others)	\$4,314	\$3,235	\$2,157	\$1,618	\$1,078
Travel Allowance	All church related travel vouchered at IRS rate	Same	Same	Same	Same
Study Leave	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Church-related expenses ²	Reimbursed	Reimbursed	Reimbursed	Reimbursed	Reimbursed
Pension ³	\$5,639	\$4,229	\$2,819	\$2,114	\$1,410
Medical ⁴ Congregational Pastor's Package (CPP; 16% of TES) OR Transitional Pastor's Participation (TPP; 33% of TES)	\$9,022 OR \$18,607	\$6,766 OR \$15,000	\$6,000 OR \$15,000	(\$3,383 OR \$6,978)	(\$2,256 OR \$4,652)
TOTAL SALARY PACKAGE (Effective Salary + Additional Paid Compensation + all church-related expenses) Top value (with CPP Medical) Bottom value (with TPP Medical)	\$76,861 OR \$86,446	\$58,020 OR \$66,254	\$40,669 OR \$49,669	\$29,760 OR \$33,355	(\$20,341) OR \$22,737
C. REQUIRED BENEFITS					
Paid Study Leave Time ⁵ (may be accumulated up to three years)	2 weeks, including 2 Sundays	Same	Same	Same	Same
Vacation	31 days including 4 Sundays	Same	Same	Same	Same
Paid Family Leave	Up to 4 weeks of paid family leave	Same	Same	Same	Same

Table Footnotes

1. Percentage allocated to salary and housing can be modified.
2. Church-related expenses are vouchered and reimbursed subject to budgetary ceilings determined by the session.
3. Pension: Depending on the pastoral leader's situation, pension may be through the PCUSA Board of Pensions (BOP) or another plan.
4. Medical: Installed pastors must be covered through a BOP plan. Family members may be covered through a BOP plan or other plan. Non-installed pastors may be covered through another plan.

CPP: Cost listed covers only the pastor; coverage for spouse and/or children incurs an additional cost. BOP set the minimum dues to \$6,000 so dues for $\frac{3}{4}$ time and $\frac{1}{2}$ time may be more than 16% of TES.

TPP: Cost listed covers the pastor and all eligible family members; plan will be in place only through 2027, with increases in cost each year. BOP set the minimum dues to \$15,000 in 2025 so dues for $\frac{3}{4}$ time and $\frac{1}{2}$ time may be more than 33% of TES.

Enrollment in the TPP is a three-year commitment. That is, if you enroll for 2025, you are enrolled through 2027, or until there is a change in the BOP plans.

Any pastor currently enrolled in the Pastor's Participation will automatically be enrolled in the Transitional Pastor's Participation unless the BOP is contacted and changes are made.

See statement on next page for medical coverage requirement. Refer to other resources for BOP specifics.

Pastoral leaders at less than $\frac{1}{2}$ time will need to be covered by a plan other than BOP so costs will be different from what's listed in the table.

5. Study leave time may be accumulated for up to 3 years. Pastors should involve session in discussions and decisions about accumulation of study leave time.

See next page for approved requirements for medical coverage.

These minimum compensation requirements for 2025 were approved at the September 24, 2024 meeting of the Presbytery of Geneva.

PRESBYTERY OF GENEVA REQUIREMENTS FOR MEDICAL COVERAGE

The requirements of congregations with pastoral leaders¹ are:

- The Minimum Terms of Call shall require full participation for the pastor in the Board of Pensions benefits programs including medical and income protection (Covenant Package) through the Congregational Pastors Package (CPP) or Transitional Pastor's Participation (TPP) available in 2025-2027. This is required in the Book of Order in G-2.0804.
- Full family coverage in whatever form that coverage may take. This is a matter of justice, and not optional, discretionary, or a negotiating point for new calls/contracts. Coverage provider options may include:
 - BOP (pastor only, pastor + spouse, pastor + children, or pastor + family)
 - Affordable Care Act Marketplace (Gold Level Plan or better in NYS)
 - Spouse's Employer
 - Spouses with medical coverage may have contributory requirements for such coverage. In such circumstances, it is appropriate for the church to compensate the pastoral leader for the contributory cost. Pastoral leaders should recognize that such a contribution is a taxable event.
 - COM advises that pastors consult with their tax preparer regarding how best to structure the Terms of Call.
 - Medicare
- Keep the same or comparable coverage as existed when the congregational pastoral leader was originally employed.
- Congregations and pastors/candidates shall work together to provide a strategy, which shall be approved by the COM, to address the coverage of a spouse and/or children to ensure that the spouse and/or children are appropriately covered.
- Waivers for any of these requirements may be requested by the pastoral leader; the COM must approve all waivers before the terms of call or contract is approved by the congregation or session.

This policy shall be reviewed/revised on an annual basis as we move through the transitional period ending December 31, 2027.

These minimum compensation requirements for 2025 were approved at the September 24, 2024 meeting of the Presbytery of Geneva.

¹ While the BOP defines congregational pastoral leaders as "employed by a congregation and working at least 20 hours per week", **the Presbytery of Geneva requires that all pastoral leaders (installed and temporary, including CREs) be provided with some form of medical coverage.**

ADDRESSING THE DISPARITY IN HEALTH CARE COSTS WITHIN OUR PRESBYTERY

The changes in the Board of Pension's health care plans for 2025 will result in drastic increases in medical coverage costs for many churches whose pastors have a spouse and/or dependent children but will result in reduced costs for other churches.

To alleviate this disparity, the Presbytery of Geneva has set up a designated account so that donations can be received and approved disbursements made to support churches as they provide required medical coverage for pastoral leaders' spouses, children, and/or families.

The Committee on Ministry asks churches whose costs of providing health care coverage will be lower in 2025 to prayerfully consider contributing to this fund some or all of their savings.

A policy for how these funds will be managed and disbursed is being developed and will be announced later this fall.

BOARD OF PENSIONS MEDICAL COVERAGE OPTIONS FOR 2025			
	Full Time	3/4 Time	1/2 Time
Minimum Total Effective Salary	\$56,386	\$42,290	\$28,193
Congregational Pastor's Package			
2025 Pastor Only (16% of TES) [Minimum = \$6,000]	\$9,022	\$6,766	\$6,000
2025 Pastor + Child(ren) [Minimum = \$14,950]	\$17,972	\$15,716	\$14,950
2025 Pastor + spouse [Minimum = \$17,000]	\$20,022	\$17,766	\$17,000
2025 Pastor + family [Minimum = \$26,000]	\$29,622	\$27,366	\$26,000
Transitional Pastor's Participation			
2025 (33% of TES) [minimum = \$15,000]	\$18,607	\$15,000	\$15,000
2026 (37% of TES)* [minimum = \$18,000]	\$20,863	\$18,000	\$18,000
2027 (41% of TES)* [minimum = \$21,600]	\$23,118	\$21,000	\$21,000
* subject to BOP approval			
FOR REFERENCE:			
This year's BOP medical coverage cost for a pastor and any family members	\$16,352	\$12,264	\$8,176
BOP PENSION DUES FOR 2025 ARE 10% of TES (same as this year)			

Online Board of Pension Resources:

Main page for Board of Pensions: <https://www.pensions.org>

Main page for 2025 Plan Changes: <https://seasonofrebuilding.pensions.org/2025-plan-changes>

Use the drop down menu or click on links to get more information. Here's one of the links:

Dues packages: <https://seasonofrebuilding.pensions.org/2025-plan-changes/dues-packages>

Green fields can be edited.

The Effective Salary figures represent a 2.6% COLA increase over the 2024 Minimum Effective Salary

MINIMUM COMPENSATION

2024 Full Time 2024 3/4 Time 2024 1/2 Time 2024 3/8 Time 2024 1/4 Time

A. EFFECTIVE SALARY					
Cash Salary	\$36,651	\$27,489	\$18,326	\$13,745	\$9,164
Housing Allowance or Fair Rental Value of Manse	\$19,735	\$14,801	\$9,867	\$7,400	\$4,933
TOTAL EFFECTIVE SALARY (TES)	\$56,386	\$42,290	\$28,193	\$21,145	\$14,097
Presbytery Minimums	\$56,386	\$42,290	\$28,193	\$21,145	\$14,097

The ratio of Cash Salary to Housing Allowance represents a 65% /35% allocation. These numbers may be adjusted.

B. ADDITIONAL PAID COMPENSATION

Social Security Offset (SECA) = 7.65% of	\$4,314	\$3,235	\$2,157	\$1,618	\$1,078
Travel Allowance (vouchered @ current IRS rate per mile) 3	All church-related travel	Same	Same	Same	Same
Study Leave	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Church related Expenses	Reimbursed	Same	Same	Same	Same

C. REQUIRED BENEFITS

Paid Study Leave	2 weeks, including 2 Sundays (may be accumulated up to 3 years)	Same	Same	Same	Same
Vacation	31 days including 4 Sundays	Same	Same	Same	Same
Paid Family Leave	Up to 4 weeks of paid family leave	Same	Same	Same	Same

D. Board of Pensions

Status: Congregational Pastor's Package (CPP) or Transitional Pastor's Package (TPP)

Note that there is an alternative calculation that can be made for the Board of Pensions

CPP	(toggle between CPP & TTP by clicking on the green cell to the left and using the pull-down arrow.)				
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Persistent BoP Calculation Health Care Coverage					
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Pastor + children	\$17,972	\$15,716	\$13,461	NA	NA
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Click on the above green cell to change the CPP "Health Care Coverage". Use the pull-down arrow that appears to the right when cell is clicked.

Defined Benefit Package (10%)	\$5,639	\$4,229	\$2,819	NA	NA
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Total CPP BoP Paid Benefit	\$23,610	\$19,945	\$16,280	NA	NA
Minumum BoP Paid Benefit	\$14,950	\$14,950	\$14,950	NA	NA
Maximum BoP Paid Benefit	\$25,950	\$25,950	\$25,950	NA	NA

Transitional (TPP) Benefit Cost	\$18,607	\$15,000	\$15,000	NA	NA
Minumum BoP Paid Benefit	\$15,000	\$15,000	\$15,000	NA	NA
Maximum BoP Paid Benefit	\$43,000	\$43,000	\$43,000	NA	NA

BoP Paid Benefit based on selected status: **CPP**

\$23,610	\$19,945	\$16,280	NA	NA
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TOTAL SALARY PACKAGE
(effective salary + Additional Paid Compensation + all church-related expenses + BoP)

\$85,810	\$66,971	\$48,130	\$24,263	\$16,675
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Health Care and Defined Benefits Package. The Congregational Pastor Package (CPP) is the type of coverage that is consistent with past BoP programs. The alternative is called the Transitional Pastor's Participation (TPP). The Transition Plan lasts for only three years and then the beneficiary must switch to Congregational Pastors Package. The Transition Plan in 2025 is 33% of Total Effective Salary. The percentage that will be charged in 2026 and 2027 have yet to be determined.

Family	Cobined Min	Combined Max
Pastor-only	\$6,000	\$17,000
Pastor + children	\$14,950	\$25,950
Pastor + spouse	\$17,000	\$28,000
Pastor + family	\$26,600	\$37,600

CPP
TPP

<https://pres-outlook.org/2024/04/pcusa-board-of-pensions-announces-pricing-for-new>

"Protect"

Review

-benefits-structure/

Board of Pensions (BOP) Dues Calculator

Total Effective Salary =	\$ 56,386	<-- Change only this number to see results below				
	Health	Pension/Disability	Total	BOP Health Minima	Difference from 2024	
Current Pastor's Participation (2024)	\$ 16,352	\$ 5,639	\$ 21,991	Health min: \$12,500		
2025 Pastor Only	\$ 9,022	\$ 5,639	\$ 14,660	Health min: \$6,000	\$ 7,330	
2025 Pastor + Child(ren)	\$ 17,972	\$ 5,639	\$ 23,610	Health min: \$14,950	\$ (1,620)	
2025 Pastor + spouse	\$ 20,022	\$ 5,639	\$ 25,660	Health min: \$17,000	\$ (3,670)	
2025 Pastor + family	\$ 29,622	\$ 5,639	\$ 35,260	Health min: \$26,000	\$ (13,270)	
2025 Covenant Package		\$ 5,639	\$ 5,639		\$ 16,352	
2025 Transitional Pastor's Participation	\$ 18,607	\$ 5,639	\$ 24,246	Health min: \$15,000	\$ (2,255)	
2026 Transitional Pastor's Participation*	\$ 20,863	\$ 5,639	\$ 26,501	Health min: \$18,000	\$ (4,511)	
2027 Transitional Pastor's Participation*	\$ 23,118	\$ 5,639	\$ 28,757	Health min: \$21,600	\$ (6,766)	
* 2026/2027 transitional dues subject to board approval						