

The Board of Pensions administers the Benefits Plan of the Presbyterian Church (U.S.A.), offering retirement, healthcare, death, and disability benefits to qualifying members. The Board also provides financial and vocational grants through the Assistance Program.

Summary

Pathways to Renewal is a dues reduction program designed to support small churches and innovative ministries. The program helps congregations call young ministers and provide full benefits through the Benefits Plan of the Presbyterian Church (U.S.A.). Providing benefits is about more than justice — it is about helping create a pipeline of ministry for the future of the PC(USA).

Costs

Churches receive a substantial reduction in dues for ministers they enroll in Pastor's Participation through Pathways to Renewal. For 2018, those dues total 19.75 percent of effective salary:

- 2 percent pension
- 1 percent death and disability
- 16.75 percent medical (two-thirds of standard medical dues, with a minimum medical dues rate of \$6,000)

Important! The dues discount is available to the employer for the lesser of five years or the termination of the employment relationship.

Eligibility

There are two scenarios in which churches may qualify for reduced dues through Pathways to Renewal:

- congregations with membership of 150 or fewer that have not had an installed pastor for at least two years and have not elected a Pastor Nominating Committee
- any size congregation that expands ministerial headcount

Important! The newly employed minister must be younger than 40. He or she may not have been covered under Pastor's Participation in a previous position.

Pastor's Participation

Pathways to Renewal provides the full package of benefits defined as Pastor's Participation. It includes, at no cost to the minister, participation in

- the Pension Plan;
- the Death and Disability Plan; and
- full family medical coverage in the PPO (preferred provider organization), including vision coverage.

Additionally, under Pastor's Participation, the minister has access to

- the Retirement Savings Plan of the Presbyterian Church (U.S.A.), with or without employer contributions;
- the Dental Plan; and
- supplemental death and disability coverage (subject to eligibility).

Pastor's Participation also provides ministers with access to Presbyterian CREDO, educational debt relief, and assistance to support their well-being so that they might bring their best gifts to leading God's people.

More information

To apply for Pathways to Renewal or for additional information on qualifying for the program, call the Board at 800-773-7752 (800-PRESPLAN), Monday through Friday, 8:30 a.m. to 5 p.m. ET, to speak with an employer representative.

This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit pensions.org or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.