2027 Minimum Terms of Call for Installed Pastors – New Harmony Presbytery

	2026	2027
	3% increase over 25	3% increase over 26
Effective Salary (full time installed)		
Cash Salary	39,414	40,596
Use of Manse (valued at 30% of cash salary) **or** Housing Allowance	11,824	12,179
Total Effective Salary (ES)	**51,238**	**52,775**
Benefits		
Board of Pensions (BOP) - 2027 Covenant Package - 10% of ES (Pension; D&D; Temp. Dis; Employee Asst.) + *Congregational Pastors Package (2026 – 17.5%) Pastor's PPO Medical – 19.75% of ES Pastor + child(ren) – 19.75% + $5,700* Pastor + spouse – 19.75% + $14,052 Pastor + family – 19.75% + $19,752* **BOP included 50% child subsidies!!!* **OR** Transitional Pastor's Package 52.25% of ES 2025 - 43%; 2026 – 47%	5,123+ 8,967 = 14,090a or 18,917 = 24,040b or 21,217 = 26,340c or 31,467 = 36,590d **OR** 24,082e	5,277+ 10,423 = 15,700a or 16,123 = 21,400b or 23,019 = 28,296c or 30,175 = 35,452d **OR** 27,575e
https://www.pensions.org/what-we-offer/benefits-packages/dues-package-costs-2027#congregational		
½ half of SECA (7.65% of ES)	3,920	4,037
Books/Continuing Education/Prof. Exp./*Mileage	6,750	7,000
Total Benefits	**24,760a 34,710b 37,010c 47,260d 34,752e**	**26,737a 32,437b 39,333c 46,489d 38,612e**
TOTAL COST TO CONGREGATION	**77,998a 85,948b 88,248c 98,498d 85,990e**	**79,512a 85,212b 92,108c 99,264d 91,387e**

ADDITIONAL MINIMUM REQUIREMENT: 2 weeks of Continuing Education; 4 weeks of Vacation; 12 weeks of Family Leave (see NHP Policy) and IRS mileage reimbursement at current IRS approved amount (2026 = .76 cents/mile)

In establishing salary for pastors, the Committee on Ministry (COM) encourages congregations to consider special circumstances such as family obligations, education, and years in position. Congregations currently at or near this minimum **should consider** the following as a guide in addressing those circumstances:

Add one unit ($250) to the salary for any of the following that apply:

- One unit for each dependent child not in college
- Two units for each dependent child in college (fulltime student)
- One unit for an earned doctorate
- One unit for each year in the current position

It is **RECOMMENDED** that the following be considered by each congregation:

1. That a minister be able to roll over continuing education time and money up to 4 weeks and $2000 to enable more extensive educational opportunities.
2. For every 15 years a minister has completed in ministry, add an additional week of vacation.
3. That a minister be granted a 10-week sabbatical leave period during each 7th year of service to a particular congregation (see NHP's Policy on Sabbatical Leave).

The COM is always available to evaluate the ministry of pastors and congregations and suggest remedies to congregations that believe they are unable to meet minimum Terms of Call requirements.

NHP's COM Policy for New BOP Rules for Medical Coverage

(Adopted by COM on July 30, 2024)

The new Board of Pension (BOP) coverages for congregational pastoral leaders* can be found on the BOP website or by clicking here. The Presbytery of New Harmony's Committee on Ministry (COM) policy presented below covers aspects of coverage requirements and guidelines not contained in the new BOP policy.

The guiding principles for COM's requirements of congregations for their **current full-time installed pastor/s** shall be:

- Full family coverage in whatever form that coverage may take is a matter of justice, and not optional, discretionary, or a negotiating point. (See examples below)
- Keep the same or similar coverage for the congregational pastoral leaders as existed when said pastor was originally called.
- 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) is available in 2025-2027). This is required in the Book of Order in G-2.0804.
- Congregations shall 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.
- Commitment to not reduce the overall Terms of Call to a full-time installed pastor at or near NHP's 2024 Minimum Terms of Call (within $5,000 of minimum or approximately 10%).

Below are some examples for how these principles may be enacted by congregations:

- Recognize that pastoral leaders have multiple family situations with differing medical coverage needs: pastor only, pastor + spouse, pastor + children, pastor + spouse and children. The definition of "full family coverage" will be different for each of these situations.
- Recognize that pastoral leaders' spouse may have medical coverage. In such circumstances, it is appropriate for churches to define "full family coverage" as pastor only or pastor + children, as appropriate to the situation.
- Recognize that spouses with medical coverage may have contributary requirements for such coverage. In such circumstances, it is appropriate for the congregation to reimburse the pastoral leader for the contributory cost. However, pastoral leaders should recognize that such a contribution is a taxable event. (COM recommends that pastors consult with their tax preparer regarding how best to structure the Terms of Call.)
- Congregations may negotiate with their pastoral leaders to provide "full family coverage" through the Affordable Care Act marketplace. While the BOP and COM require the pastoral leader to be covered through the 16% of effective salary cost from BOP, the leader's spouse and/or children may be covered through the marketplace.

Congregations or congregational pastoral leaders may petition the COM for an exemption to this policy or to request support negotiating "full family coverage." This policy shall be reviewed/revised on an annual basis as we move through the transitional period ending December 31, 2027.

***Congregational pastoral leader is minister or commissioned pastor employed by a congregation and sanctioned by the presbytery, must be a PCUSA minister and a PCUSA congregation and if not installed, must work at least 20 hours.**