

ALBANY PRESBYTERY FORM FOR REPORTING TERMS OF CALL FOR 2025

Please return by 02/01/2025 - Email to COMAC@albanypresbytery.org

Name of Minister _____

Church or Employing Organization _____

Position: Full Time Hours per week _____ Part Time Hours per week _____ Note: Albany Presbytery considers hrs \geq 40/week full time; The BOP for pension service credit considers hrs \geq 35/week full time.

The adequacy of the compensation was reviewed with the minister by _____ (e.g., Session) on (date) _____.

Is there a need for Committee on Ministers & Congregations assistance in determining the compensation? Yes ___ No ___

If yes, please state need: _____

The congregation ___ /Session ___ (for Temporary Contracts) approved the terms of call on (date) _____ with effective date: _____

Minister Initial Start Date with Congregation: _____

At its November 14, 2024 meeting, Albany Presbytery acted to approve for 2025, a 2.5% increase in for the Minimum TES. For existing calls, Presbytery recommends a 2.5% total increase over the 2024 TES.

Sabbaticals: Presbytery strongly encourages every Session to explore sabbatical as part of the call for all installed ministers. The minister may take Sabbatical in the seventh year of service in that position.

Employers are encouraged to establish an IRS tax-advantaged Flexible Spending Account (FSA) plan (see pensions.org)

Notes:

For 2025, the Board of Pensions will offer two different Medical Plans. The Transitional Pastors Participation Plan (TPP) is only open to ministers that are employed as of 12/31/2024. The cost of this plan is rises from 29% (2024) of the TES to 33% (2025) and covers the pastor and their spouse/dependents (if any). The **Congregational Pastors Package (CPP)** is open to ministers that are employed as of 12/31/2024, but the CPP must be used for ministers who started their employment on or after 01/01/2025. The CPP plan for single coverage is 16%. It does offer different levels of family coverage (see next page) with the options of cost sharing. Albany Presbytery requires the church to provide at least 50% of the optional add-ons applicable to the pastoral family makeup, or reimbursement the same amount in a tax advantage way.

Experience Credits: For every year of service after the first year, an additional amount of money per year of service shall be added to determine the applicable Total Effective Salary. If the length of service as of 12/31 is less than a full year, this amount can be prorated. For years of service 2-5 and additional \$200 will be added for each year; for years 6-10 the amount is \$250 for each year and for years 11 and greater the amount is \$300 for each year.

Line 2: If a manse is used, this line must be at least 30% of the TES (line 6).

Board of Pensions - Benefits Plan Minimum Dues:

Pension (8.5%), Death (1.0%) and Disability (0.5%) are calculated 8.5%, 1.0% and 0.5% respectively (total 10%) of the TES. However, there are minimums. The minimum set for Pension is \$1,488 and for Death is \$175. There is no minimum for Disability. For some part-time positions, this results in dues more than 10% for the pension plan.

Medical Plans: For the TPP the cost is 33% of the TES, but the minimum dues are \$15,000. For the CPP, the cost for single coverage is 16% of the TES, but the minimum dues are \$6,000. Additional spouse and/or children are flat dollar amounts (see next page).

The Committee on Ministers & Congregations suggests that **if a minister does not spend the full minimum amount of Professional Expense (books, subscriptions, meals, events) and Continuing Education (conference or study weeks, and the registration, travel, lodging and meal costs associated with them)**, the church “bank” the unspent amount and allow them to accrue for a future year when the minister takes their sabbatical, or other significant event.

Due to variables in ministry and circumstance (e.g., distance to hospitals, number of meetings, amount of pastoral calling expected) setting one mileage figure for all churches and ministers is not practical. To enable the church to budget for this travel expense, **the session and minister should together determine the anticipated full amount of a minister’s non-commuting travel costs (mileage, tolls, parking.)** As always, **this should be paid as a reimbursable plan with proper verification, not as a taxable monthly allowance.**

Total Effective Salary (TES): The various lines that make up the TES can be negotiated between the Church & Minister. Housing allowance is exempt from Federal Income Taxes.

CRE salary guidelines are 75% of the minimum.

For Assistance in Calculating the Benefits please go to: www.pensions.org/decision-guide/

2025 Minimum Terms of Call (40 hr/wk. - Prorate for less than Fulltime)

Transitional Pastors Plan (TPP) and Congregational Pastors Package (CPP)

2025 Minimum TES (Lines 1-6) - \$64,335

I. COMPENSATION INCLUDED IN EFFECTIVE SALARY		2025	2025
Lines 1-6 parallel lines on the Board of Pensions (BOP) Change of Salary Form (ENR-111). These numbers must now be reported online through Benefits Connect at www.pensions.org to ensure proper recording of pension credits and accurate church billing of pension dues.		TPP	CPP
1	Annual Cash Salary		
Include here employee contributions to 403(b), tax-sheltered annuity, IRS medical/child care FSA			
2	Housing Allowance or Manse Value, including allowance for utilities or furnishings		
3	Employer contributions to 403(b) plans, tax sheltered annuity plans, equity allowances. Report any employer matching contributions to the Board of Pensions' Retirement Savings Plan on line 10.		
4	Bonuses, Gifts from Employer		
5	Other Allowances (some examples are: dental insurance, SECA in excess of 50%).		
6	Total Effective Salary (Sum of lines 1-6)		
II. BENEFITS			
7a	Medical (33% in 2025) Transitional Pastor Plan -Only for Ministers employed before 01/01/2025 - Min is \$15,000		
7b	Medical Dues - Congregational Pastor Plan (Pastor Only 16%) - Can be used for Ministers employed during 2024. New ministers starting 2025 must be on this plan - Min is \$6,000		
If needed, select one option:			
	Spouse Only Add-On \$11,000		
	Children Only Add-On \$ 8,950		
	Spouse & Children Add-On \$20,600		
8	Board of Pensions Benefits Plan Dues-10% [Pension (8.5%), Death and Disability (1.5%)]		
Pension minimum is \$1,488; Death minimum is \$175. Disability remains at 1.5%			
9	50% SECA (Social Security) Offset Allowance		
7.65% of line 6 minus line 3, and minus any 403(b) and IRS FSA amounts in line 1.			
A SECA allowance in excess of the 7.65% is to be included on line 5.			
10	Other Optional Benefits not included in Effective Salary		
III. PROFESSIONAL EXPENSES			
All expenses should be paid under an Accountable Reimbursement Plan with vouchers and documentation provided, by the minister, not as a monthly allowance (paid in equal increments) that is taxable.			
11	Continuing Education Reimbursable Expenses (2025 minimum \$2,000)		
12	Professional Reimbursable Expenses (2025 minimum \$1,000)		
Ministers and Sessions are encouraged to "distribute" amounts in lines 11 and 12 in a way that best fits a minister's anticipated expenses in a given year, so long as the total of \$3,000 is met.			
13	Travel (Mileage) Reimbursable Expenses		
Anticipated miles/year times IRS mileage rate (\$0.670/mile - Note, will be updated in mid-December)			
14	Total Compensation Package		
IV. NON-FINANCIAL BENEFITS AND SPECIAL PROVISIONS			
Vacation (minimum 30 days, including 4 Sundays)			
Study Leave (minimum 2 weeks)			

Signatures: _____

Clerk of Session

Minister/Moderator

Email to COMAC@albanypresbytery.org or Mail to Albany Presbytery 85 Chestnut St. Albany, NY 12210