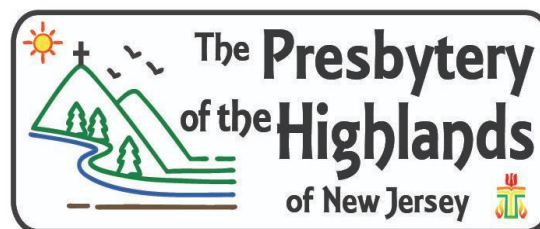


Presbytery of the Highlands



Board of Pensions (BOP) Requirements and Recommendations for 2026

Introduction

The Presbytery of the Highlands is committed to ensuring that all pastors, commissioned ruling elders (CREs), and other eligible employees receive the benefits and medical coverage they need through the Board of Pensions (BOP).

Purpose

This document outlines the BOP benefit and medical coverage options for 2026 and beyond, as well as the requirements set by the Committee on Ministry (COM). It is designed to help pastors, sessions, and personnel committees make informed decisions that align with both BOP policy and presbytery expectations.

BOP Package Options for 2026

1. Congregational Pastor Package (Congregational Settings)

Required for all installed pastors; available to non-installed pastors and CREs.

- Pension Benefits: 10% of effective salary
- Medical Coverage: Member-only PPO – 17.5% of effective salary
- Optional Coverage (additional fees):
 - Children: \$9,950

- Spouse: \$12,250
 - Family: \$22,200
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2. Covenant Package

Available to **any employee** working **20 hours or more per week**, including:

- Non-installed ministers serving in congregations
 - Ministers serving outside congregational settings
 - Non-ordained employees
 - Medical PPO: Cost based on zip code (no online calculator; call BOP for pricing)
 - Additional coverage available for spouse, children, or family
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3. Transitional Package (Second year of 3 year program)

For ministers currently in the **Transitional Pastor Package (2025)**

- Continuation of Pastor Participation structure through **12/31/2027**
 - **2027 rate: 47% of effective salary (includes medical + pension)**
 - Automatic enrollment for all pastors in Pastor Participation as of 12/31/2024
 - Once opted out, pastors cannot re-enter the program
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BOP Grant Program

Beginning in 2025, BOP is offering a **3-year Shared Pastor Grant Program**. Congregations may receive up to **\$10,000 per year**.

COM Requirements and Recommendations

General Requirements

- **Installed Pastors:** Shall receive BOP Benefits and Medical - Congregational Pastor Package or continue in the Transitional Pastor Package.
- **Non-Installed Pastors (20+ hours):** Shall receive BOP Benefits and Medical unless proof of alternate coverage is provided annually.
- **CREs (20+ hours):** Must receive BOP Benefits.

BOP Benefits (Required)

- 10% of effective salary for Pension, Death & Disability, Temporary Disability and Employee Assistance Plan (EAP)
- Provides access (at member's cost) to dental, vision, and supplemental death benefits.
- Exception: Retired pastors serving congregations.

Medical Coverage

Family Coverage

- Required for installed pastors (Congregational or Transitional Package).
- Required for non-installed pastors (Congregational, Transitional, or Covenant Package).
- Exceptions: Clergy couples, or where family is covered by **noncontributory employer insurance**.

Spouse Coverage

- Same requirements as Family Coverage.
- If the spouse loses employer coverage, the congregation must provide BOP coverage.

Children's Coverage

- Required for children up to age 26
 - Same requirements and exceptions as Family Coverage.
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Exceptions Process

- COM has trained members available to guide pastors, sessions, and personnel committees.
 - If an exception is needed:
 1. Meet with a COM BOP team member.
 2. Document the exception agreement in the annual Terms of Call.
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Retired Pastors

- Serving <20 hours/week: Exempt from BOP requirements.
- Serving 20+ hours/week: Exempt from BOP medical/benefits, but congregation must pay 12% post-retirement service dues.
- Recommendation: Congregations contribute to the retired pastor's 403(b) retirement plan.