Benefits Dues and Costs 2027

Health & Wellness Plans

Median Effective Salary
$74,400

MEDICAL PLAN (2 PPO, 2 EPO, 2 HDHP)

May be 100% employer-paid, or shared

Cost	Four-tier coverage options; monthly rates individually determined for each employer
Contribution requirements	Minimum contribution by employer of 50% of lowest-cost coverage option Member-only rate

MENTAL WELL-BEING AND EMPLOYEE ASSISTANCE PLAN (EAP)

100% employer-paid

Cost	$1.75/employee/month for eligible employees

The Mental Well-Being and Employee Assistance Plan is included in the Medical Plan.

MEDICAL CONTINUATION

100% employee-paid

Monthly costs for each medical option and coverage level are available in the fall each year

DENTAL PLAN

May be 100% employer- or employee-paid, or shared

	DMO	PPO/Passive PPO
Coverage level	Monthly cost per employee	Monthly cost per employee
Member-only	$25.87	Four-tier coverage rates reflect local costs determined for each employer's location
Member + Spouse	$52.79	
Member + Child(ren)	$69.24	
Member + Family	$96.79	

VISION PLAN

May be 100% employer- or employee-paid, or shared

Coverage level	Monthly cost per employee
Member-only	$6.67
Member + Spouse	$13.17
Member + Child(ren)	$14.01
Member + Family	$22.48

Death, Disability & Life Plans

DEATH AND DISABILITY PLAN

100% employer-paid

	Dues amount	Minimum basis	Maximum basis	Minimum participation	
				Monthly cost	Annual cost
With Defined Benefit Pension Plan	1.0% of effective salary	$18,600	Announced fall 2026	$15.50	$186.00
Without Defined Benefit Pension Plan	2.5% of effective salary	$18,600	Announced fall 2026	$38.75	$465.00

Benefits Dues and Costs 2027

THE BOARD OF PENSIONS
OF THE PRESBYTERIAN CHURCH (U.S.A.)

Death, Disability & Life Plans (continued)

TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT PLAN

100% employer-paid

Monthly cost	$0.20/$1,000 of coverage

TEMPORARY DISABILITY PLAN

May be 100% employer- or employee-paid

Monthly cost	$0.45/$10 of weekly salary

LONG-TERM DISABILITY PLAN

May be 100% employer- or employee-paid

Monthly cost	$0.35/$100 of monthly salary

SUPPLEMENTAL DEATH BENEFITS COVERAGE

For supplemental death benefits annual dues, go to pensions.org/supplementaldeathcosts

Tax Advantaged Accounts

FLEXIBLE SPENDING ACCOUNTS

Administrative fee 100% employer-paid (HealthEquity bills employer directly)

	Monthly Cost	Maximum Annual Contribution[2, 4]
Healthcare FSA	$3.85/employee/month whether one type of FSA or both[1]	Announced fall 2026
Dependent care FSA		Announced fall 2026

HEALTH SAVINGS ACCOUNT

Administrative fee 100% employer-paid (HealthEquity bills employer directly)

	Monthly Cost	Maximum Annual Contribution[3, 4]
Health Savings Account	$2.25/employee/month if employee establishes a health savings account	Member-only: $4,500 Family: $9,000

Retirement Plans

DEFINED BENEFIT PENSION PLAN

100% employer-paid

	Dues amount	Minimum basis	Maximum basis	Minimum participation	
				Monthly cost	Annual cost
Annual cost	8.5% of effective salary	$18,600	Announced fall 2026	$131.75	$1,581

403(b)(9) RETIREMENT SAVINGS PLAN[4]

Administrative fee 100% employee-paid (deducted quarterly from participant's RSP account)

Annual cost	$25 administrative fee

Benefits Dues and Costs 2027

Dues Packages

COVENANT PACKAGE

100% employer-paid

	Annual cost
	10% of effective salary
Defined Benefit Pension Plan	8.5% of effective salary
Death and Disability Plan	1.0% of effective salary
Temporary Disability Plan	0.5% of effective salary
Mental Well-Being and Employee Assistance Plan (EAP)	No cost

TRANSITIONAL PASTOR'S PARTICIPATION

100% employer-paid

	Annual cost
	52.25% of effective salary
Defined Benefit Pension Plan	8.5% of effective salary
Death and Disability Plan	1.0% of effective salary
Temporary Disability Plan	0.5% of effective salary
Medical Plan (Family PPO Premier), includes fully integrated mental health benefits	42.25% of effective salary, subject to the minimum annual dues amount of $21,600 and the maximum annual dues amount of $57,700

CONGREGATIONAL PASTORS PACKAGE

100% congregation-paid; congregation may choose to pay all, some, or none of the cost of dependent medical coverage

	Annual cost
	29.75% of effective salary
Defined Benefit Pension Plan	8.5% of effective salary
Death and Disability Plan	1.0% of effective salary
Temporary Disability Plan	0.5% of effective salary
Member-only PPO Premier medical coverage, includes fully integrated mental health benefits (coverage for spouses and children may be offered)	19.75% of effective salary, subject to the minimum annual dues amount of $7,500 and the maximum annual dues amount of $21,200

Note: Employers are billed monthly for all plans.

DEPENDENT COVERAGE

May be 100% employer- or employee-paid, or shared

	Annual dues	Annual dues with 50% child subsidy (Congregational Pastors Package only)
Child(ren)	$11,400	$5,700
Spouse	$14,050	Subsidy not applicable
Family	$25,450	$19,750

Benefits Dues and Costs 2027

THE BOARD OF PENSIONS
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Dues Packages (continued)

SEMINARY STUDENT MEDICAL DUES

	PPO Premier	EPO Premier	HDHP Premier[5]
Coverage level	**Monthly**		
Member-only	$475.17	$403.75	$373.00
Member + Spouse	$965.83	$820.92	$758.33
Member + Child(ren)	$737.08	$626.42	$578.58
Member + Family	$1,240.00	$1,054.08	$973.42

Post-retirement Service Dues

Post-retirement service dues are 12% of the minister's total annual effective salary.

[1] $3.90/employee/month for employers who offered FSAs through Further and transitioned to HealthEquity.
[2] FSAs are typically funded by employee contributions, though employers may also contribute, subject to IRS limits.
[3] HSA can be funded by employee, employer or both, up to IRS limits.
[4] Annual contribution limits are announced in the fall each year. See IRS Publication 571 and 969 for more information.
[5] Seminarians enrolled in HDHP Premier may be eligible to set up an individual health savings account (HSA) to pay for qualified healthcare expenses.