

COMMISSION ON MINISTRY POLICY  
for Churches to provide benefits to  
Ministers of the Word and Sacrament / Certified Christian Educators and their family

COM action October 2022

1. It is the ethical duty of the church, and therefore all churches are mandated to provide 100 percent of the cost of health insurance for eligible Ministers of the Word and Sacrament and Certified Christian Educators and their family. This includes all installed positions and all temporary pastoral relationships contracted for 20 hours or more per week. The different option for coverage can be found on the Board of Pensions website at [www.pensions.org](http://www.pensions.org). If this policy results in a perceived hardship for the church, please be in touch with the COM prior to beginning any search.
2. All Ministers of Word and Sacrament in Temporary Pastoral positions of 20 hours or more per week are required to include in the contract the Minister's Choice Program from the Board of Pensions or some higher level of participation in the Board of Pensions Plan of the PC(USA). This coverage currently is at a significantly less percentage of effective salary and includes Pension, Death, Disability, Temporary Disability.
3. When a qualifying event occurs during the year (i.e., divorce, marriage, birth) in the family of the Minister of the Word and Sacrament/Certified Christian Educator, the church shall immediately revise coverage to reflect the change. Any cost savings or additional costs associated with the qualifying event shall be borne by the church. These qualifying event modifications do not constitute a fundamental change in terms of call and do not require a congregational vote.
4. In the event that the Minister of Word and Sacrament/Certified Christian Educator is part of a church worker couple and when both parties of the couple have coverage by the Board of Pensions for themselves, spouses and families, the COM may allow one of the employing organizations the flexibility to not cover spouse and family if they so choose and if the Board of Pensions so allows.
5. In the event that the Minister of Word and Sacrament/Certified Christian Educator is part of a couple in which both parties have coverage for spouse and/or spouse and family, then the COM may allow the congregation the flexibility not to cover the spouse and family of the Minister of Word and Sacrament/Certified Christian Educator if they so choose and if the board of pensions so allows.

6. In the event that the spouse with spouse/family coverage loses their coverage during year for any reason, then the church will immediately begin coverage for the dropped spouse/family member.
  
7. In that there are differing menu options provided by the Board of Pensions, please visit their website for benefits other than health insurance that might be available. We encourage consideration of pension/retirement contributions and short-term disability coverage.
  
8. If the Minister of Word and Sacrament retired but working 20 hours or more per week, please consult with the Board of Pensions as payment of dues by the church will be required.