BoP Dues packages for 2026

The 2026 Benefits Plan continues the dues packages introduced for 2025: the Congregational Pastors Package, Transitional Pastor's Participation, and the Covenant Package. These dues packages provide flexibility and choice for congregations and their pastoral leadership and include benefits that support wholeness.

- The Congregational Pastors Package is required for installed pastors and may be offered to any eligible congregational pastoral leader.
- Transitional Pastor's Participation may be offered to congregational pastoral leaders who were enrolled in it for 2025.
- The Covenant Package may be offered to any eligible employee, regardless of ordination status.

Due to challenges in the healthcare industry that continue to drive up costs, the Board of Directors of the Board of Pensions approved medical dues increases for 2026 for the Congregational Pastors Package and Transitional Pastor's Participation. Dues for the Covenant Package remain unchanged for 2026. Pricing for benefits provided outside of these dues packages will be available to employers in Benefits Connect during the Employer Agreement season, Aug. 28-Oct. 3.

Congregational Pastors Package

The Congregational Pastors Package provides PC(USA) congregations with the flexibility and choice to offer congregational pastoral leaders the benefits they need without paying for benefits they don't need.

Eligibility

The Congregational Pastors Package:

- is required for installed PC(USA) pastors
- may be offered to congregational pastoral leaders employed by a PC(USA) congregation and scheduled to work 20 hours or more weekly, including:
    - PC(USA) ministers

   - commissioned pastors

Non-PC(USA) ministers serving the PC(USA) and PC(USA) ministers serving other denominations are not eligible for this package. For further details, please review Administrative Rule 301.

Benefits

This package provides:

- Member-only PPO medical coverage for the congregational pastoral leader
- Defined Benefit Pension Plan
- Death and Disability Plan
- Temporary Disability Plan

Medical coverage for spouses and children may be offered, and congregations may choose to pay all, some, or none of the cost.

Dues

- Dues for 2026 are 17.5% of effective salary for Member-only PPO medical coverage, plus 10% of effective salary for income protection benefits (subject to minimum and maximum dues for medical coverage), paid entirely by the congregation.

2026 member-only medical dues			
Coverage level	Dues	Minimum dues	Maximum dues
Member-only	17.5%	$6,500	$18,500

View 2025 member-only medical dues for the Congregational Pastors Package.

Dependent.coverage

Medical coverage for spouses and children may be offered, and congregations may choose to pay all, some, or none of the cost. Many spouses and eligible children have access to other medical coverage, such as through a spouse's employer, that better meets their needs. The cost of coverage for child(ren), spouse, and eligible family is established as national, community-rated, fixed pricing and is the same regardless of the number of children enrolled. These flat rates are not based on effective salary.

Dues

Total annual dues for 2026 for covering family members include the 17.5% of effective salary for the member combined with the flat rate amount for the selected level of dependent coverage.

2026 member and dependent medical coverage dues			
Coverage level	Dues	Combined minimum dues	Combined maximum dues
Member + Child(ren)	17.5% + $9,950	$16,450	$28,450
Member + Spouse	17.5% + $12,250	$18,750	$30,750
Member + Family	17.5% + $22,200	$28,700	$40,700

View 2025 member and dependent medical coverage dues for the Congregational Pastors Package.

Congregational pastoral leader

A congregational pastoral leader is a minister of the Word and Sacrament or a commissioned pastor employed by a PC(USA) congregation

- installed PC(USA) ministers

- any PC(USA) minister working 20 hours or more per week
- commissioned pastors working 20 hours or more per week

Transitional Pastor’s Participation

For congregational pastoral leaders who were enrolled in Transitional Pastor’s Participation for 2025, congregations may choose to continue enrollment in 2026. Transitional Pastor’s Participation continues the noncontributory dues structure of Pastor’s Participation as a percentage of effective salary through Dec. 31, 2027, subject to cost increases.

Dues

Dues for Transitional Pastors Participation are paid entirely by the congregation or employer. Dues are the percentage of effective salary for medical coverage, detailed in the chart, plus 10% of effective salary for other benefits.

Medical dues			
Year	Dues	Minimum dues	Maximum dues
2025	33%	$15,000	$43,000
2026	37%	$18,500	$50,000
2027*	No less than 41%	$21,600	$57,000

\868❸rates.are.minimums.(subject.to.future.Board.of.Directors.approval)¡

Transitional Pastor’s Participation will end for 2028 and installed pastors will be enrolled in the Congregational Pastors Package.

Covenant Package

The Covenant Package offers income protection at an exceptional value that cannot be found elsewhere. Benefits and costs for this package remain unchanged for 2026.

Eligibility

Any employee working 20 hours or more per week may be eligible for this package, regardless of ordination, including:

- employees who are not ministers
- ministers of the Word and Sacrament serving in congregational settings
- ministers of the Word and Sacrament serving outside of congregational settings

Benefits

This package offers holistic benefits that help enrolled members thrive in all areas of life:

- Defined Benefit Pension Plan
- Death and Disability Plan
- Temporary Disability Plan
- Employee Assistance Plan
- access to assistance and education programs

Dues

- Dues for this package remain at 10% of effective salary for 2026, paid entirely by the congregation or employer.

Ministers Bridge Coverage

Ministers Bridge Coverage is available for ministers of the Word and Sacrament enrolled in the Congregational Pastors Package, Transitional Pastor's Participation, or the Covenant Package who leave active service and are seeking a new call.

Through this coverage, a minister may:

- continue enrollment in all or some of their benefits at their own cost
- only maintain enrollment in the benefits coverage they had immediately prior to their change in employment status
- participate for up to 24 months

Participation in Ministers Bridge is dependent on presbytery validation that the minister is actively seeking a call.