Salem Presbytery Policy
for Churches to Provide Benefits to
Pastoral Leaders and their families COM action November 2024

1. It is the policy of Salem Presbytery that all installed Pastors, Pastors in Temporary Relationships, Commissioned Ruling Elders, Certified Christian Educators (collectively hereafter, "pastoral leaders"), and their families be covered by health insurance. This includes all installed pastor positions, all temporary pastoral relationships, all CREs and all CCEs contracted for 20 hours or more per week.

2. Pastors in installed positions, shall have their individual benefits—including medical insurance—fully paid for by their churches through the Benefits Plan of the Board of Pensions. For spousal and or family medical coverage of such installed pastors, churches may use the Board of Pensions' Benefits Plan, or other benefits resources. Such alternative resources may include coverage secured through:

   - spousal employment,
   - the Healthcare Exchange (healthcare.gov), or
   - separate health care coverage provided by the church to non-pastoral employees.

   Such alternate medical coverage options shall be reasonably comparable to the coverage offered to pastoral leaders through the Board of Pensions.

   Pastors in Temporary Pastoral positions, CREs, and CCEs contracted to work 20 hours or more per week are required to include in the contract participation in the Board of Pensions' Benefits Plan, or comparable coverage including Medical insurance, a defined benefit or defined contribution plan, life insurance, disability and temporary disability insurance.

3. When a qualifying event occurs during the year (i.e., divorce, marriage, birth) in the family of the pastoral leader, the church shall immediately arrange to revise benefits coverage to accommodate the change. Any 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 pastoral leader is part of a pastoral leader couple and when both parties have medical coverage through the Board of Pensions, the COM may allow one of the employing organizations the flexibility not to cover their employed spouse so long as coverage levels are maintained for both parties and their family.

5. In the event that an employed spouse of a pastoral leader loses their coverage during year for any reason, then the church will immediately begin to arrange coverage for the formerly employed spouse and family members, if applicable.

   We encourage consideration of retirement contributory match programs for pastoral leaders in Temporary Relationships whose coverage is outside the Board of Pensions benefits plan.

6. Board of Pensions' beneficiaries who are retired but working 20 hours or more per week in a church setting should consult with the Board to ascertain their ongoing benefits status.