

Presbytery of the Twin Cities Area

Terms of Call Form – 2025

Church _____

Pastor _____

Pastor's Current Presbytery _____

Position (Circle One): Solo Pastor Associate Pastor Pastor/Head of Staff

Position Type (Circle One): Installed Designated (Length of term: _____ years)

Transitional Stated Supply

Hours (Circle One): Full time (40 hours/week) Part time (_____%)

Effective Date _____

Date of Congregational Meeting (for installed positions) _____

Terms of Call

(Please see Notes and Instructions below for all items)

Salary & Housing (annual): \$ _____

Free Use of Manse? Yes No

Vacation: 4 weeks, including 4 Sundays per year

Continuing Education Allowance \$ _____/year

Continuing Education Leave: 2 weeks/year, cumulative over 3 years

Social Security Offset? _____%

Medical/Dental Supplemental? Yes No \$ _____/year

Retirement (403b) Contribution? Yes No \$ _____/year

Sabbatical? Yes No Length of Leave: _____ months after _____ years of service

Moving Expenses? Yes No \$ _____

Transportation Allowance: \$ _____ Professional Expenses: \$ _____

Family Medical Leave: *see Notes and Definitions*

Defined Benefit (Pension) Dues: 10% of Effective Salary

Medical Dues (use and include attached worksheet)

Receiving health care coverage through PCUSA? Yes No

Optional Dependent Coverage? None Child(ren) Only Spouse Only Full Family

Line A (dues for pastor only): \$ _____

Line B (dues to church for dependents): \$ _____

Line C (dues to pastor for dependents): \$ _____

Notes and Definitions

Salary and Housing – These are minimums determined annually by the presbytery. For 2025, that amount is **\$61,200 for the metro area, and \$54,700 for the non-metro area**. The metro area includes the following counties: Ramsey, Hennepin, Washington, Anoka, Dakota, Scott, Carver, as well as the cities of Rochester and Hudson, WI. Ministers are permitted to elect that a portion of their salary be taxed as a housing allowance, which is subject to SECA taxes, but not federal or state income taxes. The housing allowance is determined by the actual amount the minister pays for housing, including utilities and furnishings.

Effective Salary - Effective salary is defined as the sum of salary, housing or manse value, employer 403(b) contributions, SECA offset contributions over 50% of SECA, and other non-reimbursed compensation.

Free Use of Manse – Churches may choose to offer the free use of their manse to their minister, including maintenance and utilities. The fair market rental value may be deducted from the minimum amount for salary and housing set by the presbytery.

Vacation – Ministers are required to receive at least 4 weeks, including 4 Sundays, of vacation annually. For part time ministers, the number of weeks and Sundays cannot be reduced.

Continuing Education Leave and Allowance – Ministers are required to receive at least 2 weeks of leave and \$1200 annually, both of which may be cumulative over 3 years.

Social Security Offset – Ministers are considered self-employed for the calculation of payroll taxes, which means they are responsible for the entirety of the 15.3% payroll tax. Churches may choose to offset some amount of that as an additional payment to the minister. The typical amount is 7.65%, which covers what the employer/church would normally cover in payroll taxes.

Medical/Dental Supplemental – This is an optional compensation that can cover optional dental insurance dues (which are otherwise paid for by the minister) or other medical expenses. This can also be used for reimbursable healthcare costs if the minister is not receiving medical benefits using ICHRA or QSEHRA accounts (only non-installed positions).

Retirement (403b) Contribution – Ministers are eligible to take deductions from their own salary and put them pre-tax into a 403b account managed through the Board of Pensions. Churches/employers can elect to contribute as well. This is separate from the defined benefit (pension).

Sabbatical – The presbytery does not require that ministers be offered a sabbatical, but highly recommends it. The guideline is for 3 months of leave after 6 years of service.

Moving Expenses – Congregations are not required, but are encouraged to help with moving costs via reimbursement.

Transportation Allowance – Ministers may be reimbursed for travel expenses other than the cost of commuting to and from work. If that travel occurs via personal car, it is reimbursed at the higher of the two rates set annually by the IRS. If that travel occurs via public transportation or ride share, it is reimbursed at its actual cost.

Professional Expense – Ministers may be offered an account to cover professional expenses such as meals related to work, books, or other items approved by the Session.

Family Medical Leave - Minimum terms of call shall include access to up to 12 weeks of family medical leave per calendar year. Family medical leave shall be accessed for the following reasons: health issues of the pastor, including recovery following birth, or adoption, health issues of the pastor's immediate family (partner, child, parent), foster children residing in the home, and bereavement for the pastor's immediate family (partner, child, parent). When an installed teaching elder requests family medical leave, the following should be considered:

- Twelve weeks family medical leave at 100 percent of pro-rated annual salary and full housing allowance.
- Full pension and medical benefits shall be continued by the congregation throughout the leave period.
- The teaching elder shall be freed from all pastoral duties including funerals, weddings, moderating session and/or congregational meetings.
- The Session will assume the responsibility and cost of pulpit supply and other substitute pastoral duties during the period of leave. Should the cost of such coverage be prohibitive for a congregation, it may apply for financial assistance from the Presbytery through its Commission on Ministry.

Application for parental leave shall be negotiated by the teaching elder with the session at a reasonable time prior to the anticipated arrival of the child. These additional guidelines may be considered in negotiating appropriate leave for families:

- Study leave may not be used to extend the leave.
- Re-entry may be scheduled on a full-time or part-time basis as agreed upon by pastor and session, with medical approval.
- This leave is available each calendar year and the time shall be recorded in the Session minutes.

Defined Benefit Dues – This is available to all employees of a PCUSA congregation, and required for installed pastors. This is paid directly to the Board of Pensions by the congregation, and is 10% of effective salary (see effective salary definition).

Board of Pensions Medical Dues Information

Health insurance, provided by the Board of Pensions of the PCUSA, is available to all pastors and commissioned pastoral leaders working at least 20 hours/week, and required for installed pastors. For all calls beginning after January 1st, 2025, members will be enrolled in the following plan.

If the pastor is the only insured member, dues are 16% of effective salary (see effective salary definition). The pastor may also elect dependent coverage for either child(ren) dependents, a spouse, or full family at an additional cost:

Child(ren) Dependents* - \$8950/year

Spouse Dependent - \$11,000/year

Full Family - \$20,600/year

*this figure includes any number of child(ren) dependents

The PTCA requires cost sharing is required between the congregation and the pastor at or above the following minimums for dependent coverage.

Child(ren) Dependents	Church: 100% (\$745/mo)	Pastor: 0% (\$0/mo)
Spouse Dependent	Church: 82.5% (\$756/mo)	Pastor: 17.5% (\$160/mo)
Full Family	Church: 80% (\$1373/mo)	Pastor: 20% (\$343/mo)

Congregations may choose to cover higher percentages, but not lower percentages. The cost sharing portion covered by the Pastor should be deducted from their payroll pre-tax.

For congregations that may experience financial hardship by providing Full Family coverage, grants will be available from the Presbytery and assessed on a case-by-case basis. Please reach out to the Commission on Ministry for more information.

For pastors coming from other denominations, they may choose to get health care coverage through their own denomination's program, so long as it is reasonably equivalent to coverage provided to the Board of Pensions.

There are some circumstances in which the following worksheet will not apply, for example, pastors serving multiple PCUSA churches. Please reach out to the Commission on Ministry for additional information.

Board of Pensions Medical Dues Worksheet
(Include with Terms of Call)

Church _____

Pastor _____

PCUSA Pastor? Yes No

If no, what organization will provide health care benefits? _____

The following is required only for pastors receiving coverage through the Board of Pensions

Line A: Base coverage for member only (multiply *effective salary* by 16%): \$ _____
Minimum amount is \$6000; Maximum amount is \$17,000

Select additional dependent coverage: None Child(ren) Only Spouse Only Full Family

Actual Cost Sharing Percentages: _____ % Church | _____ % Pastor

Line B: Additional dependent coverage per year (cost to church): \$ _____

For Child(ren) Only, write \$8950

For Spouse Only, multiply \$11,000 by *at least 82.5%***

For Full Family, multiple \$20,600 by *at least 80%***

Line C: Additional dependent coverage per year (cost to pastor): \$ _____

For Child(ren) Only, write \$0

For Spouse Only, multiply \$11,000 by *no more than 17.5%***

For Full Family, multiple \$20,600 by *no more than 20%***

****Total percentages for Spouse Only and Full Family must equal 100%**