

Revised Minimum Terms of Call – 2012 - Eastminster Presbytery

- 1a.) **Salary and Housing: With Manse Provided**
Cash Salary (including deferred 403 (b) income)
Manse Value (at least 30% of the Effective Salary)
All Utilities (except personal long distance telephone calls)
Equity Allowance
Total Effective Salary **Must equal \$37,760**
NOTE: Utility payments may or may not (if paid directly to the utility company) be included in the Effective Salary for the Board of Pensions when providing a manse. Other items included in Effective Salary when provided are: SECA Allowance when over 50% and certain unvouchered allowances paid directly to the Minister.
- 1b.) **Salary and Housing: With Housing Allowance**
Cash Salary (including deferred 403 (b) income)
Housing Allowance (includes utilities)
(IRS will not question up to 40% of Effective Salary)
Total Effective Salary **Must equal \$37,760**
- 2.) **Medical Deductible** – For in network expenses
Household - 2.5% of Effective Salary or \$38,000 (whichever is greater) **Minimum of \$950.00**
Single - 1.25% of Effective Salary or \$38,000 (whichever is greater) **Minimum of \$475.00**
- 3.) **Board of Pensions Dues**
Major Medical = 20.25% of Effective Salary or \$38,000 (whichever is greater) **Minimum \$7,695.00**
Pension = 11% of Effective Salary or \$37,760 (whichever is greater) **Minimum \$4,153.60**
Death & Disability = 1% of Effective Salary or \$37,760 (whichever is greater) **Minimum \$377.60**
Total Minimum for full coverage \$12,226.20
→The quickest, easiest and most accurate way to calculate the Board of Pensions dues is to use their calculators which are found on their website (pensions.org) at the bottom of the page.
- 4.) **90 Days Disability Support** (At same level as Board of Pensions)
- 5.) **Auto/Travel Reimbursement** (By voucher at IRS rate; not monthly stipend) **\$3,600**
- 6.) **Continuing Education Reimbursement** (By voucher, accumulative to 3 years) **\$ 800**
- 7.) **Library (Book) Reimbursement** (By voucher) **\$ 400**
- NOTE: The minimum reimbursement for Auto/Travel, Library, and Continuing Education combined is \$4,800. A different distribution may be negotiated with the church.
- 8.) **Two Weeks for Continuing Education** (Cumulative to 6 weeks)
- 9.) **One Month Vacation**
- 10.) **Payment of Moving Costs**

Other Suggested inclusions in a Call:

- (1.) A Social Security Allowance (Reportable as income by pastor to IRS but not included in effective salary for pension, unless it exceeds 50% of the pastor's SECA tax liability, The portion that exceeds 50% is included in effective salary.)
- (2.) Additional Medical supplement to defray the 20% copayment beyond the 2.5% or 1.25% deductible (see above)
- (3.) Two well-placed (in the annual calendar) family weekends--pastor with the family, out of the pulpit.
- (4.) Professional Expense Reimbursement (could cover business meals, entertaining congregation, and other expenses).
- (5.) Tax Sheltered Annuity, or home equity, for pastors residing in a manse, to provide equity for future housing costs.
- (6.) Sabbatical leave.
- (7.) Cell phone or dental plans