Presbytery of the Twin Cities Area

Board of Pensions (BOP) Transitional Grant Program

Adopted by the Presbytery on September 12, 2024

The Presbytery has adopted this **Transitional Grant Program** for 2025 to assist our member congregations as they adapt financially to the increased costs of medical coverage from the Board of Pensions (BOP). This program will be re-evaluated for future years as needed.

Parameters of the Transitional Grant Program

- Congregational Eligibility for a Transitional Grant is determined based on the difference of the net total cost of BOP medical coverage for the congregation for all congregation leaders (including lay staff) between actual cost for 2024 and projected costs for 2025
- If the projected net total cost of BOP medical coverage for the congregation for all staff and leaders in 2025 is less than the actual net total cost of medical coverage in 2024, the congregation is not eligible for a **Transitional Grant**.
- If the projected net total cost of BOP medical coverage for the congregation for all staff and leaders in 2025 is more than the actual net total cost of medical coverage in 2024, the congregation is eligible for a **Transitional Grant**.
- The congregation and leaders should choose the BOP plan (Congregational Leaders Package or Transitional Pastors Participation) which provides PPO medical coverage at the lowest cost.
- All medical coverage must be provided through the BOP. Other coverage providers (MN Sure, other employer coverage, etc.) are not eligible under this grant program.
- The grant will not cover optional coverages such as dental or vision care.
- **The grant will be calculated as 50% of the difference between the total actual 2024 BOP net cost and the total projected 2025 BOP cost.**
- Congregations may submit a written request for a **Transitional Grant** through the COM by March 30, 2025. COM will review the request to determine the congregation's eligibility.
- **Transitional Grants** will be paid out by the Presbytery Treasurer about June 30, 2025.
- If a congregation experiences a change in pastoral leadership later in the year making them eligible for the Transitional Grant, the written request to COM should be received November 30, 2025, and will be paid out by the Treasurer by year-end.

Parameters of the Incentive Grant Program

- The **Incentive Grant** is for congregations served by Commissioned Ruling Elders (CRE) or other non-installed pastoral leaders who are newly eligible to enroll in the BOP Covenant

Package regardless of pastoral ordination or installed status and who were not enrolled in any BOP program in 2024,

- The **Incentive Grant** will be $1,500 for 2025.
- Congregations may submit a written request for an **Incentive Grant** to the COM by March 30, 2025. COM will review the request to determine the congregation's eligibility.
- **Incentive Grants** will be paid out by the Presbytery Treasurer about June 30, 2025.

Parameters of the Hardship Grant Program

- The Commission on Ministry (COM) will have discretion to approve a **Hardship Grant** of $1-2,000.00 for any congregation for 2025.
- Eligible recipient congregations will generally be smaller, financially insecure congregations which might otherwise be faced with difficult decisions about reducing pastoral leadership due to increased BOP medical costs.
- Congregations may submit a written request for a **Hardship Grant** through the COM at any time. COM will review the request to determine the congregation's eligibility and the amount of the grant to be awarded.
- **Hardship Grants** will be paid out by the Presbytery Treasurer upon approval by COM.

Information for PTCA

- The grants will be funded directly from the **$100,000.00 Transitional Grant Program** from the Strategic Ministry Grant Fund (Bucket #2) as approved by the Presbytery in its meeting on September 12, 2024.
- Unless otherwise requested by COM, grants will not be pro-rated for changes in pastoral tenure.
- All grant funds will be paid to the congregation, not to the pastor.
