

## Synod Council Health Care and Compensation Recommendations

At its September 2025 meeting, the SEPA Synod Council voted to recommend the following:

### Insurance:

For 2026, the Southeastern Pennsylvania Synod is recommending two plan options for health insurance for rostered ministers.

1. Select Copay OR
2. Value HDHP + Congregationally-Funded HSA (\$1000 for individual / \$3000 for family)

While other plans may be selected, please note with care that doing so shifts the cost burden from the congregation to the rostered minister and should be considered only with an appropriate increase to salary or HSA funding. Rostered ministers are already participating in increased cost sharing through increases in deductible and out-of-pocket maximums. The cost differential between SEPA's two recommendations is minimal to a congregation's budget. Therefore, consultation with the rostered minister is crucial so they can provide input about which plan is best for them and their families. Portico has provided a number of resources to help this decision-making process – <https://myportico.porticobenefits.org/campaign/annual-enrollment/new-options>.

### Salary

Based on the CPI for Wilmington, Camden, Philadelphia (as of June 2025), the Southeastern Pennsylvania Synod is recommending a 3.3% increase for 2026 compensation ([https://www.bls.gov/regions/mid-atlantic/news-release/consumerpriceindex\\_philadelphia.htm](https://www.bls.gov/regions/mid-atlantic/news-release/consumerpriceindex_philadelphia.htm)).

This brings the new base salary recommendation to the following numbers for 2026:

**Word & Sacrament** – SEPA Unadjusted Minimum Salary is \$50,997 for calls with parsonage and \$68,997 for calls without a parsonage.

**Word & Service** – SEPA Unadjusted Minimum Salary is \$52,528.

The Synod Council the formation of a task force to begin investigating an overhaul of our Synod's compensation guidelines. The hope is that at the 2026 Assembly there will be 2027 recommendations.