

Church Plants and Required Benefits

June, 2024



This document outlines what benefits are required for RCA Ministers of Word and Sacrament who serve a congregation that is not yet organized by the classis as a local church. These churches are also referred to as church plants, new church starts, house churches, etc.

The following definitions and other provisions found in the RCA *Book of Church Order (BCO)* (2024 edition), are helpful guides:

Congregation: “A congregation is a body of baptized Christians meeting regularly in a particular place of worship.” *BCO* Chapter 1, Part I, Article 1, Section 1a (2024 edition, p.11).

Organizing Church: “An organizing church is a congregation that has a classis-appointed governing body and has not yet been organized as a local church.” *BCO* Chapter 1, Part I, Article 1, Section 1b (2024 edition, p. 11).

Local Church: “A local church is a congregation properly organized, which is served and governed by a regularly constituted consistory.” *BCO* Chapter 1, Part I, Article 1, Section 1c (2024 edition, p. 11).

Minister of Word and Sacrament: “Ministers are those men and women who have been inducted into the Office of Minister of Word and Sacrament by ordination in accordance with the Word of God and the order established or recognized by the Reformed Church in America.” *BCO* Chapter 1, Part I, Article 1, Section 3 (2024 edition, p. 11). “A minister serving a congregation is a pastor and teacher of the congregation to build up and equip the whole church for its ministry in the world.” *BCO* Chapter 1, Part I, Article 1, Section 4a (2024 edition, p. 12).

Classis Superintendence of Local and Organizing Churches: “The classis shall annually engage its members and elder delegates in a review of the ministry of the separate congregations by addressing the following questions” *BCO* Chapter 1, Part II, Article 7, Section 1 (2024 edition, p. 34).

Do the salary, housing, arrangements for professional development, and all other benefits received by the minister/s and/or commissioned pastor/s meet the terms of the original call or contract, subsequent revisions thereof, and the minimum

standards of the classis?” *BCO* Chapter 1, Part II, Article 7, Section 1n (2024 edition, p. 36).

Minister Ordination Process: The process for ordination of a Minister of Word and Sacrament is also important in this matter. Before a person may become ordained as an RCA Minister of Word and Sacrament, they must first become a licensed candidate within a classis. See generally *BCO* Chapter 1, Part II, Article 13 (2024 edition, p. 51).

“The candidate shall be ordained to the office of minister by the classis only after the candidate has received and accepted a call or other invitation to a form of ministry which meets all of the following requirements:

- a. A ministry which requires a theological education for its performance.
- b. Performed under the jurisdiction or with the approval of a classis of the Reformed Church in America.
- c. Intended to witness to the Word in the world or to nurture and train Christians for their ministry in the world.” *BCO* Chapter 1, Part II, Article 13, Section 4 (2024 edition, p. 51).

Requirements of Benefits: “The classis shall assure that the provisions of the call form (Appendix, Formulary No. 5) for retirement and insurance are fulfilled for all of its ministers serving in congregations ***or employed by an assembly, institution, or agency of the Reformed Church in America*** under call or contract.” *BCO* Chapter 1, Part II, Article 15, Section 3 (2024 edition, p. 55).

Formulary No. 5 (Excerpt): As long as you continue to be the minister of this church, we also promise to pay the stipulated contributions to the Reformed Church retirement plan and provide benefits including group life insurance, long-term disability insurance, and medical insurance for you and your immediate family—which means those dependents eligible for family medical insurance according to the insurance plan documents of the Reformed Benefits Association. Such insurance coverages shall meet or exceed the minimum standards stipulated by the Board of Benefits Services.

“If you and your immediate family elect medical coverage through your spouse’s employer-sponsored group plan, we promise to compensate you for any medical premium costs incurred by your immediate family, up to the premium cost of the Reformed Benefits Association plan meeting the minimum standards stipulated for the year compensated.” *BCO* Appendix, Formulary No. 5 (2024 edition, pp. 138-139).

Synthesizing the Information

When terms such as “church plant” or “new church start” or “house church” are used, it is likely that – at a minimum – a “congregation” exists – *i.e.*, that a body of baptized believers is meeting regularly in a particular place of worship. If that is so, then *regardless of who is compensating the minister*, the benefits requirements in *BCO* Chapter 1, Part II, Article 15, Section 3 (2024 edition, p. 55) apply. Even if that is *not* so (perhaps because things are at a very early stage of development) the benefits requirements still apply if the minister is being compensated by a classis, “parent church”, or “sending church” because the classis, “parent church”, or “sending church” are assemblies or congregations in the RCA. What remains, then, is the following key question.

Who is responsible for providing the required retirement and insurance benefits?

Determining the provider of benefits is based upon employment. (Who is paying the minister and reporting it on a W-2?) The employer is responsible for providing benefits to the employee.

Congregation: Is the congregation incorporated and administering payroll? Then the congregation is responsible for providing benefits.

Parent/Sending Congregation: Is another local church responsible for compensation and payroll services for the minister? Then that local church is responsible for providing benefits.

Classis or Assembly: Does the classis or assembly directly compensate the minister? Then the classis or assembly is responsible for providing benefits.

Unpaid Service: If the Minister of Word and Sacrament is not being compensated for their service to the congregation, and therefore is not employed by any congregation, assembly, institution, or agency of the RCA, the congregation, assembly, institution or agency of the RCA has no responsibility for providing benefits.

- Plan documents and insurance policies require people to be employed or actively working, not just serving (as the BCO references a minister’s call in relation to congregations). Formulary No. 5 is used to draft the letter of call, which requires the consistory to promise compensation and benefits to the minister.

Conclusion

Any RCA Minister of Word and Sacrament who is being paid to serve a congregation full-time or part-time, whether that be an established RCA congregation, a church plant, or any other body of baptized Christians meeting regularly in a particular place of worship is required to receive the required retirement and insurance benefits. The employer who is providing the compensation for the minister is also responsible for providing those benefits.