

August 6, 2026

To: Congregation Treasurers (via e-newsletter)
School/Early Childhood Center Administrators (via e-mail)
Pastors (via e-mail)
From: Rev. Randy Sturzenbecher, President, LCMS South Dakota District
RE: 2027 South Dakota District Salary Guidelines for Professional Church Workers

Greetings to you in the name of our loving Lord and Savior, Jesus Christ!

“Therefore my beloved brothers, be steadfast, immovable, always abounding in the work of the Lord, knowing that in the Lord your labor is not in vain,” (1 Corinthians 15:58).

The South Dakota District Board of Directors has established the 2027 District Salary Guidelines for professional, rostered ordained and commissioned ministers. These District Salary Guidelines, also posted on the District’s web site <https://sddlcms.org/resources>, are intended to be a helpful resource for congregational, school, and early childhood center leadership to use in determining compensation for their professional and rostered church workers. These are guidelines! They are not “the law.” They are intended to provide guidance toward what the Board feels are equitable salaries, allowing for the consideration of the varying factors in each church and school and in our church workers’ training, experience, and responsibilities.

Salary Portion of the Guidelines:

The 2027 Salary Guidelines include a 3.8% cost of living increase for ordained and commissioned ministers. The salary guidelines also have a built-in yearly increase for years of service. The Board, in establishing these guidelines, is endeavoring to have congregations and schools not lag behind in the compensation of their workers, in these high inflation, economically unsettled times. And so we urge our ministries to be as generous as possible in determining salaries.

Additional Help in Determining Salaries: The Compensation Decision Support Tool, from Concordia Plan Services

Many ministries throughout the Synod have found this tool helpful in determining salaries for their church workers. To learn more about this tool, which is free to use, go to this link: [Compensation Decision Support Tool \(concordiaplans.org\)](https://concordiaplans.org). We encourage you to use both the District Guidelines and this Compensation Decision Support Tool as you evaluate and establish your compensation and benefits for 2027.

Concordia Health Plan (CHP) Portion of the Guidelines:

The South Dakota District recommends Concordia’s **Healthy Me HSA – A** option, but the other Healthy Me plans are also fine options. These options provide the most comprehensive health coverage for the worker and their family.

A unique feature of these health plans is that employers may choose to “unbundle” the dental and vision coverage from these health plans and have only health coverage. However, the Board of Directors strongly recommends that employers provide these additional benefits for their workers and workers’ families. Ministries are encouraged to study the coverages and costs of the various health plans to determine which plan is both affordable and provides the best coverage for the ordained or commissioned worker and his or her family.

As your congregation, school, or early childhood center considers which health plan option is right for you and your rostered ordained and/or commissioned worker(s), The South Dakota District encourages employers to seriously consider:

- That while this is a considerable expense to congregations, schools, and early childhood centers, the provision of a quality health plan that provides for the needs of an ordained or commissioned worker is an important way of caring for servants of Christ; and
- That while The South Dakota District strongly encourages employers to provide full coverage for the ordained or commissioned worker and his or her family when possible, ministries which are especially financially stressed may ask their workers to contribute as much as 25% of the cost of the coverage for the worker’s dependents. Employers who require their ordained or commissioned workers to pay for any part of their dependent’s health coverage should compensate the worker with a salary that is in accordance with the District Salary Guidelines.

The Board of Directors also understands that congregations and schools with multiple staff persons may have to alter the coverages for their enrolled ordained and commissioned workers for the sake of affordability.

For more information on any of the Concordia Health Plan options, to determine the rates for a specific health plan in your area, or if you have any other questions, you may contact Moses Bratrud, our District’s Concordia Plan Services Account Manager, at Moses.Bratrud@ConcordiaPlans.org, or by phone: 314-885-6727.

Concordia Plans also has many resources for employers and employees, including explanation of benefits for all of their health plan options and answers to Frequently Asked Questions (FAQs) on their website: www.concordiaplans.org.

Thank you for your time and attention to these important matters related to the care of the workers God has provided for you. Should you have any questions regarding these District Salary Guidelines or their changes, please contact The South Dakota District Office at (605) 361-1514 and ask to speak to Business Manager, Mr. Chad Zinnel. Chad’s email address is chadz@sddlcms.org.

In Christian Service,

Reverend Randy Sturzenbecher, President
LCMS South Dakota District

Encl. South Dakota District Salary Guidelines for Ordained and Commissioned Ministers

SOUTH DAKOTA DISTRICT LCMS

Pastor Salary Guidelines for 2027

These guidelines have been developed by the District's Board of Directors to offer assistance to congregations in determining equitable pastors' salaries. They are intended to provide a measure of consistency throughout the District while also allowing for consideration of the varying factors in each parish and for our pastors' training, experience, and responsibilities. Annual increases to the base salary rate are adjusted considering several factors, including the Federal Govt's Midwest Region Consumer Price Index - Urban (CPI-U).

I. A. CASH SALARY DETERMINATION:							
Year In Ministry	Time in Grade Factor	Suggested Minimum Range to			Year In Ministry	Time in Grade Factor	Suggested Minimum Range to
1	1.00	46,384	48,271		21	1.60	74,214 77,234
2	1.03	47,776	49,719		22	1.63	75,606 78,682
3	1.06	49,167	51,167		23	1.66	76,997 80,130
4	1.09	50,559	52,615		24	1.68	77,925 81,095
5	1.12	51,950	54,064		25	1.70	78,853 82,061
6	1.15	53,342	55,512		26	1.72	79,780 83,026
7	1.18	54,733	56,960		27	1.74	80,708 83,992
8	1.21	56,125	58,408		28	1.76	81,636 84,957
9	1.24	57,516	59,856		29	1.78	82,564 85,922
10	1.27	58,908	61,304		30	1.80	83,491 86,888
11	1.30	60,299	62,752		31	1.82	84,419 87,853
12	1.33	61,691	64,200		32	1.84	85,347 88,819
13	1.36	63,082	65,649		33	1.86	86,274 89,784
14	1.39	64,474	67,097		34	1.88	87,202 90,749
15	1.42	65,865	68,545		35	1.90	88,130 91,715
16	1.45	67,257	69,993		36	1.92	89,057 92,680
17	1.48	68,648	71,441		37	1.94	89,985 93,646
18	1.51	70,040	72,889		38	1.96	90,913 94,611
19	1.54	71,431	74,337		39	1.98	91,840 95,577
20	1.57	72,823	75,785		40	2.00	92,768 96,542
B. ADJUSTMENT FACTORS:							
<u>1. COMMUNICANT MEMBERSHIP FACTOR</u>				<u>2. OTHER FACTORS</u> , w/ suggested adjustments			
0 - 100	Communicant Members, add 0%			*Sr. pastor responsibilities, add 5-10%.			
101 - 250	Communicant Members, add 1%			*Advanced degrees, add 1% per theological degree			
251 - 400	Communicant Members, add 2%			*Multiple-point parish, add 2-5%			
401 - 650	Communicant Members, add 3%			*Exemplary service, add 2-5%			
651 - 950	Communicant Members, add 4%			*Other:			
951 -	Communicant Members, add 5%						

*It should be noted that adjustments to the base salary amount from year to year are cost of living increases and should not be considered a "raise" in salary. Recommended percentage increments and communicant membership factors are likewise intended to merely recognize years of experience and extent of responsibility.

*The cash salary figures listed above are the base salary excluding any housing allowance or parsonage. Where a parsonage is provided, the establishment of an equity fund for the pastor is recommended.

"The faithful laborer is worthy of his wages" (Luke 10:7).

II. EXPENSE REIMBURSEMENTS

A. Automobile and Business Expenses We advise that congregations reimburse pastors for business miles per the IRS's current cents-per-mile basis according to a specific mileage record kept and submitted along with other business expense receipts by the pastor, paid separately from salary. Alternative: Congregation provides pastor with an automobile, pays other business expenses from receipts submitted by pastor.

B. Housing (The community cost of housing is over and above the salary noted in the charts on previous pages.)

When the pastor owns his own home, the congregation should determine the fair cost of housing within the community along with the average cost of all utilities, including business related telephone, to be added to the pastor's base salary amount. It is suggested, however, that in a separate official action, the congregation designate 50% of the salary and community cost of housing total as a "housing allowance," giving opportunity to the pastor to include other housing expenses up to that amount to benefit him in his federal income tax considerations.

When a parsonage is provided, the congregation should determine the average cost of all utilities and business-related telephone, except when paid directly by the congregation to be added to the pastor's base salary amount. It is suggested, however, that the congregation, in a separate official action, also formally designate 25% of the pastor's total salary as "housing allowance" to enable the pastor to claim other housing expenses to benefit him in his federal income tax considerations. In addition, the congregation must determine and declare a "fair rental value" for the parsonage and any included furnishings. This amount is generally the amount that similar houses in the community actually rent for. A property manager or real estate agent may be able to provide this information. Documentation of how, when and with whose help the "fair-rental value" was determined must be kept on file, and reviewed and updated periodically. It is only used by the Pastor when calculating his "self-employment" taxes.

III. OTHER CONSIDERATIONS

A. Vacation Time

1 - 5 years in Ministry - 2 Sundays, up to 20 calendar days
 6 - 10 years in Ministry - 3 Sundays, up to 27 calendar days
 10 + years in Ministry - Congregations may wish to grant additional vacation time

These are minimum recommendations. As with salary determination, the amount of vacation time shown is not "the law." It may be adjusted to account for the needs of the worker, including, for example, the need for family time for pastors' children with relatives many miles away. All pastors are encouraged to make full use of their vacation time. Unused vacation time normally expires on the anniversary of the pastor's installation. It is not appropriate that financial compensation be provided to the pastor for unused vacation time.

B. Conference Expenses Attendance at official conferences and conventions is not only mandatory for pastors per Synod *Bylaw* 4.8.2(d), but also beneficial for pastors and their wives. Congregations should reimburse for all ordinary expenses for pastor and wife.

C. Continuing Education and Sabbatical Leaves Pastors are "encouraged and expected to engage in continuing education throughout their pastoral ministry" (2023 LCMS Res. 6-03A). Congregations are, therefore, urged to provide a fixed annual sum to be set aside for the pastor's use in continuing his education. Congregations are encouraged to provide a minimum annual continuing education allowance of \$250 for full time called pastors. It is not expected, however, that the congregation cover the entire cost of educational expenses, especially if the pastor's continuing education is part of a degree program (e.g., Master's Degree, STM, D.Min, PhD). Congregations are also

encouraged to consider providing sabbatical leaves for their pastors (2007 LCMS Res. 6-08). Sample guidelines for sabbaticals are available from the District President. Time used for continuing education and sabbaticals should not be considered vacation time. Because funds and/or non-vacation time for continuing education and sabbaticals specifically are intended to be used for those purposes, it is not appropriate that compensation be provided to the pastor for any unused continuing education or sabbatical leave funds and/or non-vacation time.

D. Health and Retirement For the past few years, The South Dakota District Board of Directors has recommended the “Church’s Plan” benefit package through Concordia Plan Services. We continue to do so. Regarding the health care portion, we recommend Concordia Health Plan’s Healthy Me HSA – A Plan with a Health Savings Account (HSA) or a Health Reimbursement Account (HRA) partly funded by the employer. Many employers will find this to be an affordable option and an option that provides the most comprehensive health coverage for the worker and their family.

However, Concordia Plan Services offers a wide-array of other health plan options for congregations, schools, and early childhood centers, including Healthy Me A, B, C, D and E options, either HSA or Copay. A unique feature of these health plans is that employers may choose to “unbundle” the dental and vision portions of these health plans and have only health coverage. However, the Board of Directors strongly recommends that employers provide these additional benefits for their workers and workers’ families.

As your congregation, school, or early childhood center considers which health plan option is right for you and your worker(s), The South Dakota District encourages employers to seriously consider:

- That while the Concordia Health Plan is a considerable expense to congregations, school, and early childhood centers, the provision of a high-quality health plan is an important way of caring for servants of Christ; and
- That while The South Dakota District strongly encourages employers to provide full coverage for the worker and his or her family when possible, ministries which are especially financially stressed may ask their workers to contribute as much as 25% of the cost of the coverage for the worker’s dependents. Employers who require their workers to pay for any part of their dependent’s health coverage should compensate the worker with a salary that is in accordance with the District Salary Guidelines.

The Board of Directors understands that congregations and schools with multiple staff may have to alter the coverages for their enrolled workers for the sake of affordability.

For more information on any of the Concordia Health Plan options, to determine the rates for a specific health plan in your area, or if you have any other questions, you may contact Concordia Plan Services Account Representative, Moses Bratrud, by phone at: (314) 965-7580, cell phone (314) 885-6727 or by e-mail: Moses.Bratrud@ConcordiaPlans.org. Concordia Plans also has many resources, including the “Benefits Administration Toolkit,” with explanation of benefits for all of their health plan options, and answers to Frequently Asked Questions (FAQs) on their website: www.concordiaplans.org.

E. Church Worker Wellness and Mental Health

Synod Constitution Article III 8 states, “Synod, under Scripture and the Lutheran Confessions shall...provide evangelical supervision, counsel, and care for pastors, teachers, and other professional church workers of the Synod in performance of their official duties.” In convention, Synod affirmed “addressing the mental health of pastors and other professional church workers is consistent with the eighth objective of the Synod (Const. Art. III 8) and fifth mission priority of the Synod as both are intended to promote the care and well-being of pastors and other professional church workers so that the workers may continue serving in the Church’s ministry (2023 LCMS Res. 1-07). “Congregations of the Synod be encouraged to support their pastors and other professional church workers in times of mental distress,” and “all church workers be encouraged to

use the resources available through Concordia Plan Services (such as Employee Assistance Program) or other similar programs not in conflict with our confession, to obtain mental health care as needed” (2023 LCMS Res. 1-07). In accord with this resolution, the District encourages congregations to support church workers in seeking mental and emotional health services, being aware of and making use of resources such as the Concordia Plan Services EAP and counseling services through Lutheran Family Service (605)-271-1081 (<https://lutheranfamilyservice.org/>) along with any other programs, services, or accommodations fitting the circumstances.

- F. Social Security** Categorized as “self-employed” by the IRS, all Ministers of Religion, Ordained (pastors) or Commissioned (teachers, DCE, etc.) bear a significant tax load due to Social Security obligations alone. Congregations are encouraged to compensate rostered workers to offset increased expense due to self-employed status. It is suggested that congregations contribute these monies to the Concordia Retirement Saving Plan (CRSP) of Concordia Plan Services in the worker’s name.
- G. Housing Equity** Prior to December 31, 2004, the SD District encouraged congregations to provide a Housing Equity benefit to a pastor who lived in a parsonage. This provided a way for the pastor to save for a future home purchase on a tax-deferred basis. Federal law no longer allows such a tax-deferred benefit; however, congregations can increase the salary of the pastor by an amount equal to the former housing equity amount and the pastor can deposit that amount into a tax-sheltered annuity, a traditional IRA, or a Roth IRA.

REGARDING VACANCIES AND VACANCY PASTOR REMUNERATION

At their September 21-22, 1992 conference, the Circuit Counselors of The South Dakota District LCMS discussed the matter of proper remuneration of vacancy pastors in the interest of uniformity of advice given to congregations when vacancies occur. At their October 29, 2013 conference, the Circuit Counselors revisited this discussion and updated their former recommendation. It is the considered recommendation of the Circuit Counselors that vacancy pastors receive

1. Two-thirds of the salary ordinarily paid by the congregation to its pastor in full-time service (not to include Concordia Plans or housing/utility expense)
2. Auto expense reimbursement according to miles driven in the service of the congregation at an IRS acceptable rate.
3. If a vacancy occurs in a congregation with multiple staff (pastor, teachers, DCE, etc.), staff members should be compensated for any extra work or responsibilities they have had to assume during the vacancy. If the second pastor has assumed all or most of the added responsibilities, he should receive a minimum of \$1,000 per month up to one-half of the salary ordinarily paid by the congregation to its pastor in full-time service who has departed. This does not include The Church's Plan or housing/utility expense
4. If a vacancy occurs in a multi-point parish and that vacancy will be served by more than one vacancy pastor, the vacancy pastors should be paid equally with each congregation contributing to the total compensation for vacancy service according to the shared expense percentage stipulated in the joint parish agreement in place at the time the vacancy begins.

Congregations are encouraged to seriously consider following these guidelines as vacancies occur, in the interest of fairness and uniformity and out of appreciation for the additional responsibility and effort required of pastors who render this important service.

Congregations should be aware that the service received in a vacancy from the vacancy pastor is not the same as that received from their regularly-called pastor. The vacancy pastor's responsibilities are to see that the Word and Sacraments are properly preached and administered (including funerals and weddings), the catechumens are instructed and confirmed, and the sick and shut-ins are visited. Regular parish visitation and other duties normally expected of a regularly-called pastor (such as regular office hours, Bible studies, attendance at meetings with the ladies'/men's/youth groups and other meetings of the congregation, etc.) are, for the most part, put on hold until a new pastor has been installed into the office: they are not to be considered a part of the necessary duties of the vacancy pastor.

In the event that the vacancy pastor is not able to lead a Divine Service, a lay-led service is an acceptable alternative on the following conditions:

- The consent by official action of the congregation or a representative board such as the church council or board of elders should be provided.
- The service does not involve the Lord's Supper or Holy Baptism.
- The sermon has been provided by the vacancy pastor and no changes are made in its presentation, or the sermon has been prepared under the direct supervision of the vacancy pastor and is presented as approved by the vacancy pastor.

The vacancy pastor should not make any changes in the practices of the congregation during the vacancy (such as introducing alternate forms of worship) unless it is with the knowledge and consent of the District President, Circuit Counselor, and elders of the vacant congregation. The work of the vacancy pastor in a vacant congregation should be minimal and largely on an as-needed basis. The vacancy pastor should leave as small a "footprint" in the congregation as possible after he leaves. The vacancy pastor also is normally to have very little oversight or involvement with the calling process. If the congregation has any questions or concerns with any aspect of the calling process, it should direct those issues either to the Circuit Counselor or the District President.

REGARDING PULPIT SUPPLY REMUNERATION

1. Recognizing the importance of Article XIV of the Augsburg Confession that states: *"It is taught among us that nobody should publicly teach or preach or administer the sacraments in the church without a regular call,"* it is proper that anyone who is asked to provide pulpit supply be authorized to do so by official action either by the congregation or a representative board such as the church council or board of elders.
2. At its August 2022 meeting, the District Board of Directors reviewed and revised the existing SD District Guidelines as follows:
 - \$200 - Preach for one service
 - \$75 - Each additional service
 - \$50 - Minimum for a Bible Study
 - Add: Cost of motel and meals if overnight stay is necessary
 - Mileage from the pastor's home to and from the congregation at IRS rate per mile
3. Congregations are reminded that a lay-led service is an acceptable alternative on the following conditions:
 - The consent by official action of the congregation or a representative board such as the church council or board of elders should be provided.
 - The service does not involve the Lord's Supper or Holy Baptism
 - The sermon has been provided by the pastor and no changes are made in its presentation, or the sermon has been prepared under the direct supervision of the pastor and is presented as approved by the pastor.

These guidelines are offered to help congregational leaders such as Boards of Elders to carefully consider the financial needs of their pastors and thereby make recommendations to voting assemblies. The following worksheet may be of assistance in addressing this important matter in an orderly and God-pleasing fashion, the categories coinciding with the accompanying Salary Guidelines.

I. CASH SALARY

A. Cash Salary Determination	\$ _____
B. Communicant Membership Increment	\$ _____
TOTAL	\$ _____

II. EXPENSE REIMBURSEMENTS

A. Automobile and business expenses, up to	\$ _____
B. Housing, Utility expenses	\$ _____

III. OTHER COSTS TO CONGREGATIONS

A. Vacation time pulpit supply	\$ _____
B. Conference Expenses	\$ _____
C. Continuing Education Allowance	\$ _____
D. The Church's Plan	\$ _____
E. Social Security Compensation	\$ _____
F. Housing Equity Investment (parsonages)	\$ _____

SOUTH DAKOTA DISTRICT LCMS
Salary Guidelines for Commissioned Ministers
For 2027

I. CASH SALARY DETERMINATION

Year In Ministry	Time in Grade Factor	Suggested Minimum Range		Year In Ministry	Time in Grade Factor	Suggested Minimum Range	
		<i>From:</i>	<i>To:</i>			<i>From:</i>	<i>To:</i>
1	1.00	34,369	42,316	21	1.60	54,990	67,706
2	1.03	35,400	43,585	22	1.63	56,021	68,975
3	1.06	36,431	44,855	23	1.66	57,053	70,245
4	1.09	37,462	46,124	24	1.68	57,740	71,091
5	1.12	38,493	47,394	25	1.70	58,427	71,937
6	1.15	39,524	48,663	26	1.72	59,115	72,784
7	1.18	40,555	49,933	27	1.74	59,802	73,630
8	1.21	41,586	51,202	28	1.76	60,489	74,476
9	1.24	42,618	52,472	29	1.78	61,177	75,322
10	1.27	43,649	53,741	30	1.80	61,864	76,169
11	1.30	44,680	55,011	31	1.82	62,552	77,015
12	1.33	45,711	56,280	32	1.84	63,239	77,861
13	1.36	46,742	57,550	33	1.86	63,926	78,708
14	1.39	47,773	58,819	34	1.88	64,614	79,554
15	1.42	48,804	60,089	35	1.90	65,301	80,400
16	1.45	49,835	61,358	36	1.92	65,988	81,247
17	1.48	50,866	62,628	37	1.94	66,676	82,093
18	1.51	51,897	63,897	38	1.96	67,363	82,939
19	1.54	52,928	65,167	39	1.98	68,051	83,786
20	1.57	53,959	66,436	40	2.00	68,738	84,632

B. ADJUSTMENT FACTORS: (Select one adjustment factor)

1. For Principal or DCE, add 15% to base salary figure.
2. For DCO or Deaconess, add 10% to 15% to base salary figure.
3. For Youth Director, add 5% to base salary figure.
4. For Master's Degree, add 5% to base figure.
5. For Rostered Teachers (synodically trained or colloquy), add 2% to base figure.

II. OTHER CONSIDERATIONS

1. Congregation pays its share of Social Security Taxes for Teachers and Principal.
2. Congregation pays FULL Concordia Plans for each Worker. **(or equivalent)**
3. Congregation pays for conference expenses.
4. Congregations are encouraged to help with continuing education expenses.
5. For rostered teachers and Ministers of Religion, Commissioned many of the considerations regarding housing allowances, Social Security, etc., are similar to pastors (see Guidelines for Pastors).
6. Please be encouraged to compare these guidelines with your local public school district's guidelines, and consider adjustments accordingly.

III. EXPENSE REIMBURSEMENTS

- A. **Worker's Automobile and Business Expenses:** Changes in IRS regulations make it advisable to reimburse workers on a cents-per-mile basis according to a specific mileage record kept and submitted along with other business expense receipts by the worker, paid separately from salary.

Alternative: If a congregation or school provides a worker with an automobile, it pays other business expenses from receipts submitted by the worker.

- B. **Housing**

Subject to IRS Requirements: It is suggested that in a separate official action, the congregation or school designate 50% of the salary and community cost of housing total as a "housing allowance," giving opportunity to the worker to include other housing expenses up to that amount to benefit him/her in his/her federal income tax considerations.

IV. OTHER CONSIDERATIONS

- A. **Vacation Time**

Refer to Call Documents or Contract.

- B. **Conference Expenses** Attendance at official conferences and conventions is mandatory for all rostered workers. Congregations or schools should reimburse for all ordinary conference expenses for the worker.

- C. **Continuing Education** Congregations or schools are encouraged to provide a fixed annual sum to be set aside for the worker's use in continuing his/her education. However, a teacher's continuing education classes should not conflict with his/her regular class time or other school responsibilities.

NOTE: The District will provide 75% of the tuition for Lutheran teacher colloquy students. The worker and the congregation or school are expected to bear the other expenses. (Cf. Board of Directors' Resolution, June 2-3, 1996)

- D. **Health and Retirement** For the past few years, The South Dakota District Board of Directors has recommended the "Church's Plan" benefit package through Concordia Plan Services. We continue to do so. Regarding the health care portion, we continue to recommend Concordia Health Plan's Healthy Me HSA – A Plan with a Health Savings Account (HSA) or a Health Reimbursement Account (HRA) partly funded by the employer. Many employers will still find this to be an affordable option and an option that provides the most comprehensive health coverage for the worker and their family.

However, Concordia Plan Services offers a wide array of other health plan options for congregations, schools, and early childhood centers, including Healthy Me A, Healthy Me B, and Healthy Me C. A unique feature of these health plans is that employers may choose to "unbundle" the dental and vision portions of these health plans and have only health coverage. However, the Board of Directors strongly recommends that employers provide these additional benefits for their workers and workers' families.

As your congregation, school, or early childhood center considers which health plan option is right for you and your worker(s), The South Dakota District encourages employers to seriously consider:

That while this is a considerable expense to congregations, school, and early childhood centers, the provision of a high-quality health plan is an important way of caring for servants of Christ; and

That while The South Dakota District strongly encourages employers to provide full coverage for the worker and his or her family when possible, ministries which are especially financially stressed may ask their workers to contribute as much as 25% of the cost of the coverage for the worker's dependents. Employers who require their workers to pay for any part of their dependent's health coverage should compensate the worker with a salary that is in accordance with the District Salary Guidelines. The Board of Directors also understands that congregations and schools with multiple staff may have to alter the coverages for their enrolled workers for the sake of affordability.

For more information on any of the Concordia Health Plan options, to determine the rates for a specific health plan in your area, or if you have any other questions, you may contact Concordia Plan Services Account Representative, Moses Bratrud, by phone at: (314) 965-7580, cell phone (314) 885-6727 or by e-mail: Moses.Bratrud@ConcordiaPlans.org. Concordia Plans also has many resources, including the "2026

Employer Guide to the Concordia Health Plan,” explanation of benefits for all of their health plan options, and answers to Frequently Asked Questions (FAQs) on their website: www.concordiaplans.org.

- E. **Social Security** Categorized as “self-employed” by the IRS, all Ministers of Religion, Ordained (pastors) or Commissioned (teachers, DCE, etc.) bear a significant tax load due to Social Security obligations alone. Congregations or schools are encouraged to compensate rostered workers to offset increased expense due to self-employed status. It is suggested that congregations contribute these monies to the Concordia Retirement Saving Plan (CRSP) of Concordia Plan Services in the worker’s name.