



THE UNITED METHODIST CHURCH

Baltimore-Washington Conference

**2018
AT-A-GLANCE
BENEFITS INFORMATION
FOR CLERGY
&
LOCAL CHURCH**

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BWC Schedule for Total MINIMUM Compensation Requirements

These requirements apply to all clergy under full-time appointment in the BWC, including those who are part of a clergy couple.

Schedule for FULL-TIME total MINIMUM Clergy Support		
Base Salary	Equitable Comp Base Salary ¹ (plus service increment as appropriate – see chart on conference website)	
Housing	Conference Standard or parsonage	
Pension	18% of Compensation	
Health Care Premiums	Per conference contracts ²	
Professional Reimbursements	Conference Standard ³	
Schedule for Clergy Support		Minimum Attendance Targets ⁴
Full-time minimum total (40-51 hours)	Full-time	100
¾ Time appointment (30-35 hours)	¾ Time	75
½ Time appointment (20-25 hours)	½ Time	50
¼ Time appointment (10-15 hours)	¼ Time	30

TOTAL CLERGY SUPPORT COMPUTATION - BASED ON A FULL-TIME APPOINTMENT	
No pastor's salary can be decreased as a result of this chart, as long as they retain their current appointment	
	MEDICAL AND PENSION MANDATORY
APPOINTMENT	FULL-TIME
Minimum Attendance Targets ⁴	100
Base Salary	\$43,149.00
Housing Allowance	\$19,866.00
Pension	\$11,342.70
Medical	\$10,320.00
Reimbursement	\$4,100.00
TOTAL CLERGY SUPPORT	\$88,777.70

1 Full-time salary minimum is based on the Equitable Compensation Commission's base salary plus service increments. A chart of the appropriate minimum salary for the current year can be found on the conference website.

2 See Eligibility Chart on the conference website.

3 See BWC Council on Finance and Administration/Equitable Compensation Criteria on the conference website

4 Worship attendance minimums are approximate. They must be weighed against the financial status of the congregation and whether the minimum number is able to meet the financial needs of the congregation. Note that there are congregations with 100 in attendance that cannot support a full-time package.

Other Considerations

- All full-time clergy appointed to a full-time charge shall be provided either a parsonage or a housing allowance
- When a parsonage is provided, the General Board of Pension & Health Benefits requires that it be valued at 25% of base salary for pension benefit computation purposes.
- A pastor living in a parsonage may have a Housing Exclusion; a pastor living in his/her own home may take advantage of a Housing Exclusion in addition to a Housing Allowance. This can be accomplished by passing a resolution designating an amount greater than the housing allowance listed on the compensation package.

2018 BWC Minimum Compensation Requirements – HR & Benefits Office – revised July 2017

BALTIMORE-WASHINGTON CONFERENCE

EQUITABLE COMPENSATION COMMISSION

2018 INCREMENTAL SERVICE CREDIT

Conference Equitable Base	Year Received	Years Served	Increment Earned	Individual Equitable Base	TOTAL COMP (Incl min HA)
43,149	2017	0	0	43,149	63,015
43,149	2016	1	250	43,399	63,265
43,149	2015	2	500	43,649	63,515
43,149	2014	3	750	43,899	63,765
43,149	2013	4	1000	44,149	64,015
43,149	2012	5	1250	44,399	64,265
43,149	2011	6	1500	44,649	64,515
43,149	2010	7	1750	44,899	64,765
43,149	2009	8	2000	45,149	65,015
43,149	2008	9	2250	45,399	65,265
43,149	2007	10	2500	45,649	65,515
43,149	2006	11	2750	45,899	65,765
43,149	2005	12	3000	46,149	66,015
43,149	2004	13	3250	46,399	66,265
43,149	2003	14	3500	46,649	66,515
43,149	2002	15	3750	46,899	66,765

Credit for part-time service=

_____ (years of service) X _____ (percentage of full-time, i.e., 25%, 50% or 75%

Equitable compensation grants are given to support clergy salary and are not to be used for other expenses including housing allowance, reimbursement, or church expenses.

All housing allowances paid by the local church in excess of **\$19,866** shall be considered as salary for the purpose of deterring equitable compensation eligibility.

2018 BWC Equitable Compensation Incremental Service Credit – HR & Benefits Office – revised July 2017

BWC clergy benefit eligibility chart –2018

PENSION: CLERGY RETIREMENT SECURITY PLAN (CRSP)		COMPREHENSIVE PROTECTION PLAN (CPP) or UMLife Option (death & disability benefits)		PERSONAL INVESTMENT: UMPIP	
CRSP-Defined Benefit (DB) = 12% of Plan Compensation limited by the DAC=\$70,202 for 2018		DAC - Denominational Average Compensation			
CRSP-Defined Contribution (DC) =3% (2% + 1%) match of Plan Compensation to receive the match clergy must participate in UMPIP					
CLERGY STATUS ~ FULL MEMBER, PROVISIONAL MEMBER, ASSOCIATE MEMBER, MEMBER OF ANOTHER METHODIST DENOMINATION					
FULL/PROVISIONAL, & ASSOCIATE	CRSP		CPP/UMLifeOptions		UMPIP
Full Time (MEDICAL REQUIRED) 3/4 time (MEDICAL REQUIRED) <i>Medical optional for Deacons</i>	REQUIRED	DB=12% of Plan Compensation - limited by the DAC \$70,202 DC=3% of Plan Compensation	CPP REQUIRED	3% of Plan Compensation	OPTIONAL - Conference strongly encouraged 1% of clergy plan compensation to receive the match
1/2 time (MEDICAL – NO)	REQUIRED	DB=12% of Plan Compensation - limited by the DAC \$70,202 DC=3% of Plan Compensation	UMLifeOptions (new starting 2017) REQUIRED	3% of Plan Compensation	
1/4 time (MEDICAL – NO)	NOT ELIGIBLE		UMLifeOptions (new starting 2017) REQUIRED	3% of Plan Compensation	OPTIONAL
LOCAL PASTORS & MEMBERS OF OTHER NON-METHODIST DENOMINATION					
LOCAL PASTORS and a MEMBER OF A NON- METHODIST	CRSP		CPP/UMLifeOptions		UMPIP
Full Time (MEDICAL REQUIRED)	REQUIRED	DB=12% of Plan Compensation - limited by the DAC \$70,202 DC=3% of Plan Compensation	CPP REQUIRED	3% of Plan Compensation	OPTIONAL - Conference strongly encouraged 1% of clergy plan compensation to receive the match
3/4 time (MEDICAL REQUIRED)	OPTIONAL - waiver form must be completed	DB=12% of Plan Compensation - limited by the DAC \$70,202 DC=3% of Plan Compensation	NOT ELIGIBLE	N/A	
1/2 time (MEDICAL – NO)	OPTIONAL - waiver form must be completed	DB=12% of Plan Compensation - limited by the DAC \$70,202 DC=3% of Plan Compensation	NOT ELIGIBLE	N/A	
1/4 time (MEDICAL – NO)	NOT ELIGIBLE	N/A	NOT ELIGIBLE	N/A	OPTIONAL

BENEFITS ARRANGEMENT FOR LEAVE STATUS				
CLERGY STATUS	PENSION	CPP - death & disability	MEDICAL	UMPIP
SABBATICAL LEAVE (Full Member & Associate Member only)	NOT ELIGIBLE	NOT ELIGIBLE	Optional - 1 year	NOT ELIGIBLE
ATTEND SCHOOL (Full Member & Associate Member only)	NOT ELIGIBLE	NOT ELIGIBLE	Optional - 1 year	NOT ELIGIBLE
MEDICAL LEAVE (Full Member, Provisional Member & Associate Member)	NOT ELIGIBLE	NOT ELIGIBLE	Optional - 1 year	NOT ELIGIBLE
MEDICAL LEAVE – if approved for CPP benefits	Eligible per CPP plan document	Eligible per CPP plan document	COVERED - based on Years of Service	Optional - per CPP plan document
VOLUNTARY LEAVE: PERSONAL & FAMILY (Full Member, Provisional Member & Associate Member)	NOT ELIGIBLE	NOT ELIGIBLE	Optional - 1 year	NOT ELIGIBLE
INVOLUNTARY LEAVE (Full Member, Provisional Member & Associate Member)	NOT ELIGIBLE	NOT ELIGIBLE	Optional - 1 year	NOT ELIGIBLE
TRANSITIONAL LEAVE (FM, PM, AM, FD, PD)	NOT ELIGIBLE	NOT ELIGIBLE		
MILITARY LEAVE - BENEFITS THROUGH THE MILITARY - BWC BENEFITS WILL BE REINSTATED UPON RETURN	NOT ELIGIBLE	NOT ELIGIBLE	MILITARY BENEFITS	NOT ELIGIBLE

OPTIONAL CATEGORY IN THIS SECTION IS THE RESPONSIBILITY OF THE PARTICIPANT - PAID ON A "SELF PAY" BASIS and PAID IN ADVANCE - see Benefits Office for more information

OTHER APPOINTMENT	CRSP	CPP	UMPIP
DS HIRE, LAY HIRE, INTERIM APPOINTMENT – NOT ELIGIBLE FOR MEDICAL	NOT ELIGIBLE	NOT ELIGIBLE	NOT ELIGIBLE
EXTENSION MINISTRY	BENEFITS ARE ARRANGED THROUGH THE SALARY PAYING UNIT (EMPLOYER)		
DIACONAL, CONSECRATED	BENEFITS ARE ARRANGED THROUGH THE LOCAL CHURCH		

MEDICAL – HEALTHFLEX EXCHANGE ELIGIBILITY	
Full Time & 3/4 Time	REQUIRED
1/2 Time & 1/4 Time	NOT ELIGIBLE
DEACONS	Check with Benefits office
DS HIRE/LAY HIRE/INTERIM APPOINTMENT	NOT ELIGIBLE - check with Benefits office for other option

HEALTHFLEX EXCHANGE (BWC Health Plan)

HealthFlex Exchange is the conference-sponsored health care program issued by United HealthCare in partnership with Wespath Benefits and Investments (formerly, the General Board of Pensions and Health Benefits).

HealthFlex Exchange benefit includes:

- **Medical Coverage (Six Plan Types)** provided by **United HealthCare PPO** (UHC ID Card).
- **Prescription Drug** coverage provided by **OptumRx** (information on the front of the UHC ID card)
- **Optional Dental coverage (Three Dental Plans)** provided by **CIGNA**: **no ID card for CIGNA, Plan ID 2464058 - visit www.cignadental.com** for more information.
- **Optional Vision Coverage (Three Vision Plans)** coverage is provided by **VSP**: **no ID card – visit www.vsp.com** for more information.

Flexible Spending Account (Optional)

- Medical Reimbursement Account (MRA) allows you to set aside **\$300 to \$2,650** of your compensation annually on a pre-tax basis to be reimbursed for certain eligible medical expenses.
- Dependent Care Account (DCA) allows you to set aside **\$300 to \$5,000** of your compensation annually on a pre-tax basis to be reimbursed for certain eligible dependent day care expenses.

OTHER BENEFITS THROUGH HEALTHFLEX

HealthTeam (Wespath Representative)

The HealthTeam at Wespath advocates for you and can help you manage your HealthFlex benefits. The HealthTeam is your resource for Plan information. HealthTeam representatives are available at 1-800-851-2201, Monday through Friday from 8:00 a.m. to 6:00 p.m., Central time.

Wellness

- In addition to your medical benefit, you have access to lifestyle management programs, health coaching, disease management programs, Weight Watchers memberships at reduced rates and extensive information at WebMD and through the Nurseline. For more information, visit your HealthFlex/WebMD page.

Employee Assistance Program (EAP)

- The Employee Assistance Program (EAP) is provided through United Behavioral Health (UBH) for your use in dealing with such matters as work-life balance, substance abuse, stress management, family counseling, financial advice, legal assistance and other concerns. You can find more about the EAP at the UBH site at www.liveandworkwell.com/member or by calling the toll-free number 1-800-788-5614.

Early Detection and Disease Prevention

- HealthQuotient™ health risk assessment - **must be completed annually to avoid a higher deductible**

www.wespath.org >HealthFlex/WebMD>”update HealthQuotient Now!”

- HealthFlex/WebMD Web site

www.wespath.org >HealthFlex/WebMD

- Health coaching **1-866-302-5742**
- MDLIVE Telemedicine **1-888-750-4991**
- Optum NurseLine **1-800-475-7923**
- Wellness Exam annually - ask your doctor to code exam under “wellness” or “preventive care”.
- Blueprint for Wellness health screening (provider is Quest Diagnostic) – **offered at Annual Conference or can be done at a Quest Diagnostic center (during a certain time period)**

Physical Vitality

- **Virgin Pulse HealthMiles physical activity program**

www.wespath.org >HealthFlex/WebMD>”join now!” or www.virginpulse.com

- **Weight Watchers®**

www.wespath.org >HealthFlex/WebMD>”Vendor Links”>”Weight Watchers” or **1-866-557-6229; password: “HealthFlex”**

DIRECT BILLINGS

Participant Premiums

- Based on coverage type. Participant’s portion may be deducted from his/her salary and recommend that deductions are made on a pre-tax basis.

Church Premiums

- Churches are billed at a monthly flat fee

See Rate Sheet on page 11 for more information.

Summaries of Benefits are also available on the BWC Pension Benefits and Health Insurance web pages:

Comprehensive information is available on the **HealthFlex/WebMD websites**. To reach the HealthFlex/WebMD website, start by going to the Wespath website (www.wespath.org) and click on “**HealthFlex/WebMD.**” You will need to enter a username and password to reach the WebMD Personal Health Manager tool.

**BALTIMORE-WASHINGTON CONFERENCE
2018 HEALTHFLEX EXCHANGE RATE SHEET FOR CLERGY**

THESE ARE MEDICAL PLAN TYPE RATES ONLY. RATES DOES NOT INCLUDE DENTAL AND/OR VISION. SEE BELOW FOR DENTAL AND VISION RATES

	MEDICAL PLAN TYPE					
	OPTION 1 GOLD	OPTION 2 GOLD	OPTION 3 SILVER	OPTION 4 GOLD	OPTION 5 SILVER	OPTION 6 BRONZE
Health Account with Medical Plan Type including deductibles and co-insurance - see Healthflex Exchange Plan Comparison Sheet for more info.	81000/P1 - PPO Deductible \$1000/\$2000 (Co-Pays)	BWC DEFAULT PLAN CDHP C2000/P2 Deductible \$2000/\$4000 Co-ins 80%/20%	CDHP C3000/P2 Deductible \$3000/\$6000 Co-ins 50%/50%	HDHP H1500/P3 Deductible \$1500/\$3000 Co-ins 80%/20%	HDHP H2000/P4 Deductible \$2000/\$4000 Co-ins 70%/30	HDHP H3000/P5 Deductible \$3000/\$6000 Co-ins 40%/60%
Health Reimbursement Account (HRA)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Health Savings Account (HSA)	Not applicable	Not applicable	Not applicable	\$750/\$1500	\$500/\$1000	\$0/\$0
FLEXIBLE SPENDING ACCOUNTS: optional - payroll deduction - Medical Reimbursement Account (MRA) - Dependent Care Account (DCA)	\$300 - \$2650 \$300 - \$5000 Not applicable	\$300 - \$2650 \$300 - \$5000 Not applicable	\$300 - \$2650 \$300 - \$5000 Not applicable	\$300 - \$2650 \$300 - \$5000 \$3,450/\$6,900	\$300 - \$2650 \$300 - \$5000 \$3,450/\$6,900	\$300 - \$2650 \$300 - \$5000 \$3,450/\$6,900
HEALTH SAVINGS ACCOUNT (HSA) - payroll deduction	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
TIER TYPE	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium
Clergy Participant Only	\$113.00	\$83.00	\$15.00	\$81.00	\$49.00	\$11.00
Clergy Participant + 1 (1+1+2)	\$385.00	\$330.00	\$181.00	\$317.00	\$251.00	\$59.00
Clergy Participant/Family (3 or more)	\$549.00	\$466.00	\$358.00	\$453.00	\$359.00	\$90.00
GRANDFATHERED TIER TYPE						
Clergy Participant + Child/Children		\$236.00				
Clergy Couples with Child/Children in the default plan - contact Benefits office		\$236.00 + \$83.00				
Healthflex participants with a Participant/Child or Participant/Children coverage are grandfathered in the DEFAULT plan ONLY. If you terminate your dependent coverage and have to switch to another plan you will be enrolled in the new tier type.						
Church Rate per eligible Clergy for All Plans	\$860	\$860	\$860	\$860	\$860	\$860

DENTAL PLANS - 2018 RATES

Plan Type	Participant	Participant +1	Participant + Family
DENTAL (GIGNA DENTAL) - optional			
Traditional Dental - Dental Passive 2000	\$20.00	\$45.00	\$63.00
Dental PPO	\$11.00	\$25.00	\$35.00
Dental Passive PPO 1000	\$7.00	\$15.00	\$21.00
VISION PLANS - 2018 RATES			
VISION (VSP) - optional	Participant	Participant +1	Participant + Family
Premier Vision	\$14.38	\$23.32	\$37.02
Full Vision	\$5.62	\$9.06	\$14.32
Exam Core (Included in medical premium)	\$0.00	\$0.00	\$0.00

DENTAL AND VISION BENEFITS ARE OPTIONAL
WILL BE ADDED TO THE MEDICAL RATE FOR PARTICIPANT TOTAL MONTHLY PREMIUMS

Acronyms
DC - Defined Contribution
CDHP - Consumer Driven Health Plan
HDHP - High Deductible Health Plan
HRA - Health Reimbursement Accounts
MRA - Medical Reimbursement Account
DCA - Dependent Care Account
HSA Health Savings Account

PENSION BENEFITS

Clergy Retirement Security Program (CRSP)

CRSP is a retirement plan administered by Wespath Benefits and Investments. It is a “church plan” in accordance with the Internal Revenue Code. CRSP is a benefit that is paid by the church for the clergy and is determined based on plan compensation. **Plan compensation is cash salary plus housing allowance or cash salary plus 25% of cash salary for pastors living in a parsonage. For the purpose of calculating the pension benefit premium - 25% of cash salary is the value of parsonage.**

CRSP is divided into two components, CRSP-DB and CRSP-DC.

- **Defined Benefit (DB)** provides a monthly retirement benefit that is calculated using the following formula = $1.25\% \times \text{DAC}$ at retirement, multiply by years of credited service (reduced for less than full time appointment) divide by 12 from 1/1/07 through 12/31/13.
- **Defined Benefit (DB)** provides a monthly retirement benefit that is calculated using the following formula = $1.00\% \times \text{DAC}$ at retirement, multiply by years of credited service (reduced for less than full time appointment) divide by 12 after 12/31/13.
- **Defined Contribution (DC)** provides convenient distribution options at retirement. This includes a lump-sum distribution, partial distributions or a series of regular payments called “cash installment.”

Eligibility:

- See Eligibility Chart on pages 6 - 8
- See CRSP At-A-Glance on pages 13 - 14

DIRECT BILLINGS

CRSP-DB

- 12% of plan compensation LIMITED by the DAC for the year will be billed to churches with eligible clergy to pre-fund the Defined Benefit Annuity.

CRSP-DC

- 3% of plan compensation will be billed to churches with eligible clergy - 2% out of the 3% will go directly into pastor's account. What happens to the remaining 1%?
- To be eligible for the 1%, pastors must contribution at least 1% or more of plan compensation into UMPIP account to receive the remaining 1%.

Clergy Retirement Security Program

At-a-Glance



The Clergy Retirement Security Program (CRSP)

is an Internal Revenue Code section 403(b) retirement plan administered by Wespath Benefits and Investments (Wespath)—the largest denominational pension fund in the world. It is designed to provide you with one element of your overall retirement portfolio.

The Clergy Retirement Security Program (CRSP) is a retirement program that offers:

- 1 security through a defined benefit (DB) component that gives you lifetime retirement income, and
- 2 flexibility through a defined contribution (DC) component that provides you with an account balance you can access as your retirement needs require.

ELIGIBILITY

You are eligible to participate if you are a clergy member or local pastor under full-time Episcopal appointment to a conference, church, charge, district or conference-controlled entity or unit and you are receiving compensation. Your conference may also elect to cover clergy appointed at least half-time or at least three-quarter time.

CRSP FEATURES

- You are automatically enrolled by your plan sponsor.
- You receive account statements quarterly or upon demand.
- Account information is accessible 24/7 through the website (www.benefitsaccess.org).
- Representatives are available to answer calls at **1-800-851-2201** Monday through Friday from 8:00 a.m. to 6:00 p.m., Central time.

DEFINED BENEFIT (DB) COMPONENT

- Provides a monthly retirement benefit that is calculated using the following formula:

	+	$1.25\% \times \text{Denominational Average Compensation (DAC)}^1 \text{ at retirement } \times \text{years of credited service}^2 \text{ from 1/1/07 through 12/31/13}$
		$1.00\% \times \text{DAC}^1 \text{ at retirement } \times \text{years of credited service}^2 \text{ after 12/31/13}$
		$\div 12$

- You will have various DB payment options when you retire
- There are annual cost-of-living increase options for retirees

¹ Final compensation substitutes for DAC for periods of service as a bishop.

² Reduced for less-than-full-time appointments.

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a general agency of The United Methodist Church

Clergy Retirement Security Program

At-a-Glance

(continued)

Investment and Distribution Assistance

Wespath offers services at no cost that can help you manage your DC account:*

- LifeStage Investment Management is an investment service that selects a mix of Wespath funds for your retirement account(s) based on your individual circumstances.
- EY Financial Planning Services assists you with financial planning and investment needs.
- LifeStage Retirement Income automatically creates pension-like monthly benefit payments from your DC account.**

For more information about LifeStage Investment Management, EY Financial Planning Services and LifeStage Retirement Income, please visit www.wespath.org/retirement/services/lifestage.

* Costs for these services are included in Wespath's operating expenses that are paid for by the funds.

** Lifetime payments are not guaranteed (for example, in the event of extreme market conditions or longevity).

DEFINED CONTRIBUTION (DC) COMPONENT

- Every month, the Church contributes 2% of your plan compensation to your DC retirement account. In addition, the Church will match your personal contributions to the United Methodist Personal Investment Plan (UMPIP) up to 1% of your plan compensation.
- Your account—both earnings and contributions—grows tax deferred until you withdraw money.
- Provides convenient distribution options when you are eligible to access the money in your account—including lump sum or partial distributions, or a series of regular payments.
- Account balance can remain in the plan until the later of participant retirement, termination or age 70½.



WELFARE BENEFITS

Comprehensive Protection Plan (CPP)

The Comprehensive Protection Plan (CPP) provides welfare benefits including: disability, death and survivor benefits for clergy and their family. CPP is a benefit that is paid by the church for the clergy.

Disability Benefit:

- There is no waiting period for any eligible CPP participants.
- If approved for CPP Medical Leave, the benefit is equal to 70% of total compensation at the time of disability, less any Social Security benefits.
- The Plan (CPP) will make contributions to your CRSP-DC pension account while disabled.

Death Benefit:

- \$50,000 for active clergy, 20% of DAC for spouses of active clergy.

Eligibility:

- See Eligibility Chart on pages 6 - 8
- See CRSP At-A-Glance on pages 13 - 14

See CPP Summary Plan Description for more information.

DIRECT BILLINGS

- 3% of total compensation will be billed to churches with eligible clergy.
- The monthly pension statement includes CPP billing.

Comprehensive Protection Plan

At-a-Glance

Generally, you are eligible to participate in the Comprehensive Protection Plan (CPP) if your conference or salary-paying unit sponsors the plan and you satisfy the eligibility requirements which include full-time episcopal appointment and plan compensation equal to or greater than 25% of the Denominational Average Compensation (DAC). Plan sponsors can elect to cover three-quarter time clergy. Other eligibility rules may apply.

The Comprehensive Protection Plan (CPP) provides death, long-term disability and other survivor benefits for you and your family. The plan is administered by Wespath Benefits and Investments.

Plan Features

- Benefits are payable upon the death of an active or retired participant, his or her spouse or surviving spouse, and his or her children under the age of 19. Benefits also may be payable for a child over the age of 19 if the child was disabled prior to age 19, or if the child was receiving a surviving child educational benefit.
- Supplemental benefits for surviving spouses may be available upon the death of an active participant.
- Educational benefits for surviving children may be available upon the death of an active or retired participant.
- Comprehensive disability benefits include:
 - monthly benefit payments,
 - annual increases,
 - continued retirement contributions,
 - enhanced return to work program, and
 - assistance with application for Social Security disability benefits.
- For additional information, please review the CPP summary plan description.

2018 Benefits Amounts for the Comprehensive Protection Plan

The 2018 Denominational Average Compensation (DAC) is \$70,202.

The following information generally describes the benefit amounts payable under the Comprehensive Protection Plan (CPP) to eligible participants and their beneficiaries. For more information about the terms and conditions of CPP, please see the *CPP Summary Plan Description (SPD)* available at www.wespath.org/assets/1/7/3097.pdf. Although all efforts have been made to ensure the accuracy of this document, in the event of a discrepancy between this document and the SPD or CPP plan document, the SPD and plan document always govern.

Active Participant Death Benefits—payable upon the death of an eligible active CPP participant in 2018

- Participant: \$50,000, payable in 12 monthly installments or one lump sum
- Spouse of active participant: 20% of DAC in the year of death (\$14,040.40 if death occurs in 2018)
- Surviving spouse of active participant: 15% of DAC in the year of death (\$10,530.30 if death occurs in 2018)
- Child of active participant: 10% of DAC in the year of death (\$7,020.20 if death occurs in 2018)
- Annual surviving spouse benefit of \$14,040.40, less the annuity benefit payable from the Clergy Retirement Security Program (CRSP) and other Church-related sources
- Annual surviving child benefit of \$7,020.20, payable in 12 monthly installments¹
- Annual surviving child educational benefit up to \$14,040.40, payable in equal installments²

Retired Participant Death Benefits³

Plan Provision	Clergy Who Retire Before January 1, 2013 ⁴	Clergy Who Retire January 1, 2013 or Later ⁵
Death of retired participant	30% of DAC in the year of death (for 2018: \$21,060.60)	\$20,400
Death of retiree's spouse	20% of DAC in the year of death (for 2018: \$14,040.40)	\$15,300
Death of retiree's surviving spouse	15% of DAC in the year of death (for 2018: \$10,530.30)	\$10,200
Death of retiree's child ⁶	10% of DAC in the year of death (for 2018: \$7,020.20)	\$8,160
Annual surviving child benefit Payable in 12 monthly installments ¹	10% of DAC (for 2018: \$7,020.20)	10% of DAC (for 2018: \$7,020.20)
Annual surviving child educational benefit Payable in installments ²	20% of DAC (for 2018: \$14,040.40)	20% of DAC (for 2018: \$14,040.40)

¹ Ages 17 and younger. Benefits are paid through the month in which the child attains age 18.

² Ages 18 through 24 and attending school full-time. Half of the annual benefit may be paid if the child is attending a secondary school or post-secondary school. The remaining half may be paid if the child is attending a post-secondary school. If the child enters a post-secondary institution of higher learning prior to age 18, the post-secondary educational benefit may become effective at that time.

³ To be eligible for death benefits in retirement, a clergyperson must have been covered in CPP for a requisite number of years, e.g., 11 of the last 14 years or at least 25 years in CPP, as described in the SPD.

⁴ Benefit available at this level for eligible retirees who retired before January 1, 2013, regardless of date of death.

⁵ Benefit available at this level for eligible retirees who retired on or after January 1, 2013, regardless of date of death.

⁶ Age 18 and younger, age 19 and older if dependent upon the participant or upon surviving spouse of the participant due to behavioral or physical condition that existed prior to age 19, or age 24 and younger and receiving surviving child benefit.

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Disability Benefits

The disability benefit equals 70% of plan compensation for the plan year in which the first payment is effective, with plan compensation capped at 200% of the DAC. The disability benefit is reduced by any disability benefits payable under the Social Security Act.⁷

Participants receiving CPP disability benefits may also be eligible to receive retirement plan contributions to either CRSP or the United Methodist Personal Investment Plan (UMPIP)⁸. If eligible for CRSP, CPP will contribute a nonmatching contribution of up to 2% of plan compensation (as defined by CRSP), in monthly installments, to the participant's CRSP defined contribution account. In addition, participants eligible for CRSP may be eligible for a matching contribution based on participant contributions to UMPIP, up to 1% of plan compensation.

If not eligible for CRSP but eligible for UMPIP, CPP may contribute up to 3% compensation (as defined by UMPIP) to the participant's UMPIP account based on the UMPIP plan sponsor's adoption agreement elections.

⁷ Other reductions may apply in accordance with the terms of the SPD, as determined by Wespath Benefits and Investments (Wespath).

⁸ Please see the CRSP SPD (www.wespath.org/assets/1/7/3480.pdf) and UMPIP SPD (www.wespath.org/assets/1/7/3502.pdf) for additional information on eligibility as a disabled participant. SPDs are available on the Wespath Benefits and Investments section of wespath.org, under **Retirement**, select "Plans."

ADDITIONAL CPP welfare BENEFITS

Voluntary Transition Program

The Voluntary Transition Program was developed to provide transitional benefits to facilitate a grace-filled exit from ministry. This program must be approved by the Bishop, District Superintendents and Board of Ordained Ministry Conference Relations Committee.

To be eligible for this program a clergy must:

- Be a clergy in full connection for a minimum of five years, enrolled in CPP, and in good standing.
- Surrender credentials.

Grief Support Services

Participants enrolled in CPP and their dependents have access to free and confidential short-term counseling services. These services are available 24 hours a day, seven days a week by calling 1-800-788-5614, follow the members prompt to reach a representative. If referred to other available services, there will be fees associated with the referrals.

Services include:

- Depression, anxiety and stress
- Financial and legal issues
- Funeral Arrangements

UMLIFE OPTIONS for Full Members appointed 25%-50%

UMLifeOptions Benefit Summary At-A-Glance Long-Term Disability (LTD) and Life Insurance Plan Quarter-time (1/4) and Half-time (1/2) Clergy (see eligibility below)

Effective January 1, 2017

Eligibility: Full and Provisional Members (Elders and Deacons), Associate Members and Clergy of other Methodist Denominations who are appointed quarter-time and half-time at the Local Church.

UMLifeOptions provides long-term disability and life insurance benefits to all eligible clergy. This benefit is administered through Unum and premiums for UMLifeOptions are billed to the church at a rate of 3% of clergy total compensation.

LONG-TERM DISABILITY INCOME (LTD)

- A Long-Term Disability benefit is provided at a rate of 60% of Clergy's pre-disability total compensation.
- There is a 90-day elimination period before LTD benefits begin. Elimination period is the amount of time that must elapse after the date of Clergy disability before LTD benefit begins.

LIFE INSURANCE – ACTIVE CLERGY

Active Participant Death Benefits – payable upon the death of an eligible active UMLifeOptions participant.

- Upon the death of an active Clergy, the beneficiary on file will receive \$50,000.
- Upon the death of an active Clergy spouse, the Clergy person will receive \$10,000.
- Upon the death of an active Clergy dependent child, the Clergy person will receive \$8,000.

LIFE INSURANCE – RETIRED CLERGY

- Upon the death of a Retired Clergy, the beneficiary on file will receive \$20,000.

PERSONAL BENEFITS

United Methodist Personal Investment Plan (UMPIP)

- UMPIP is available to all appointed clergy.
- The salary-paying unit must be on record with Wespath Benefits and Investments as a Plan Sponsor.
- Participation in UMPIP is optional but the Conference strongly encourages clergy to participate.
- Eligible clergy will be provided a “Contribution Election Form.” This form must be completed and signed by the treasurer or other church representative.
- Contributions must be made through payroll deductions.
- Pastor may contribute a percentage of plan compensation or a flat dollar amount.
- A copy of the form should be retained by the pastor and be kept on file with the church.
- Form should be sent directly to Wespath Benefits and Investments.
- Upon initial enrollment, Wespath will mail a UMPIP toolkit to participants for choices related to investments, contribution and remittance.
- Contributions must be paid using a church check or online using the church’s account.
- Wespath strongly recommends that these contributions be deposited within 15 business days following the end of the month in which contributions were withheld, due to federal laws.
- Participation in UMPIP does not transfer from church to church.
- Re-Enrollment MUST occur; a new Contribution Election form MUST be completed when a pastor changes appointment.
- See UMPIP-at-a-Glance for more information.
- See Contribution Election form for limits on contributions.

United Methodist Personal Investment Plan At-a-Glance



EY Financial Planning

Services offers valuable investing and financial planning guidance. This program is available to:

- active participants with an account balance,
- surviving spouses with an account balance, and
- retired and terminated participants with an account balance of at least \$10,000.

EY Financial Planning Services are available at no cost to you.* Just call EY directly at **1-800-360-2539** Monday through Friday between 8:00 a.m. and 7:00 p.m., Central time.

* Costs for these services are included in Wespath's operating expenses that are paid for by the funds.

The United Methodist Personal Investment Plan (UMPIP) is a retirement plan administered by Wespath Benefits and Investments (Wespath)—the largest denominational pension fund in the world. UMPIP is designed to provide one piece of your overall retirement portfolio.

You are immediately eligible to participate if your employer or salary-paying unit sponsors the plan. Participation for plan sponsor contributions begins once you meet the eligibility requirements established by your plan sponsor.

PLAN FEATURES

- Convenient before-tax, Roth and/or after-tax contributions in a flat dollar amount or percentage of your eligible compensation, up to Internal Revenue Code limits
- Plan sponsor may elect to contribute matching contributions or a percentage of your eligible compensation to your account¹
- Taxes are deferred on before-tax contributions and investment earnings until distribution
- Roth contributions are made after taxes are withheld, but Roth contributions and earnings are not taxable at distribution if qualified²
- After-tax contributions are made after taxes are withheld, but earnings on after-tax contributions are taxable at distribution
- Accepts eligible rollovers from most retirement plans (including Roth accounts) and traditional IRAs³
- Variety of investment fund options
- LifeStage Investment Management and LifeStage Retirement Income account management suite
- Hardship loans and withdrawals
- Age 59 ½ and rollover account withdrawals
- Distributions available upon termination of employment, retirement, disability or death
- Lump sum, partial lump sum or cash installment distribution options
- On-demand and quarterly account statements
- Access account information 24/7 through Benefits Access (www.benefitsaccess.org) and through our automated phone system
- Participant forms and other information available at www.wespath.org
- Representatives available to answer calls at **1-800-851-2201** Monday through Friday from 8:00 a.m. to 6:00 p.m., Central time

¹ Contribution rates may vary for each plan sponsor

² See Roth Contribution Guide

³ Roth IRAs are not accepted

FINANCIAL PLANNING SERVICES

Wespath Benefits and Investments has arranged to offer FREE professional financial planning services through EY Financial Planning Services to all eligible participants.

To be eligible you must be an (a):

- Active participants with an account balance
- Surviving spouse with an account balance, and
- Terminated and retired participants with an account balance of at least \$10,000

EY's financial planners can provide confidential, objective guidance on:

- making investment decisions, saving for retirement, debt management, taxes, home ownership and more

To take advantage of this valuable resource, call **EY** directly at **1-800-360-2539**

UMLIFE OPTIONS (*optional plan*)

UMLifeOptions is an Optional Life Insurance Plan through Unum. The plan provides clergy enrolled in CPP with the opportunity to purchase *additional* life insurance for themselves, their spouse and dependent children. Unum has been given the authority to contact eligible participants directly.

Highlights of the plan include:

- Different types of coverage available based on needs
- Portable – when participants retire, becomes ineligible or terminated
- Accelerated death benefits, accidental death and dismemberment
- Direct billed to participant by Unum

If interested in this plan, please contact Unum at **1-800-985-0242**

LOCAL CHURCH LAY EMPLOYEE BENEFITS

MEDICAL PLAN (HEALTHFLEX EXCHANGE)

HealthFlex Exchange is available to all Local Church Lay Employees working 30 hours or more per week.

- Local Church **must** “sponsor” by completing an agreement (“Salary Paying Unit” Sub Adoption Agreement) and can require anywhere from 0 to 100% premium be paid by the employee.
- To determine if you have an Agreement on file, contact the BWC Benefits Office at (410) 309-3430.
- Plan benefits are the same as the active clergy plan.
- Benefits summaries can be found on the BWC website
<http://www.bwcumc.org/administration/benefits/health-insurance/>

HealthFlex Exchange includes: -

Medical Plans – Administered by United Health Care (a UHC ID card will be mailed to participant – www.uhc.com) (see Lay Employee rate sheet)

Prescription Drugs – Administered by OPTUMRx (NO SEPARATE CARD - information can be found on the front of your UHC ID Card).

Flexible Spending Accounts and/or Health Savings Account

Dental “Optional” – Administered by CIGNA Dental (No ID Card – **PLAN ID 2464058** – www.Cignadental.com) – premiums - see rate sheet

Vision “Optional” – Administered by Vision Service Plan (No ID card – visit a VSP provider – www.VSP.com). – premiums - see rate sheet

Virgin Pulse, EAP, United Behavioral Health MDLive Telemedicine

HealthFlex Enrollment/Change Form - is to be used for 1st time enrollees and be used for any type of change, such as termination of participant from the Plan and adding and deleting dependents of participants.

***Please note:** An employee contribution toward the cost of HealthFlex is at the sole discretion of the Local Church.

PENSION

In the 2016 Book of Discipline, ¶258.12 states that the PPRC/SPRC shall recommend 100% vested pension benefits of at least 3% of compensation for lay employees who work at least 1040 hours per year; please read the entire paragraph for more information.

- The United Methodist Personal Investment Plan (UMPIP) is available to local churches for this purpose. Please contact Wespath Benefits and Investments directly at 1-800-851-2201 for information about UMPIP.
- Local churches can utilize other options.

Church administrator can contact the BWC Benefits Office for more information benefitsoffice@bwcumc.org

Local Church Lay Employees Benefits - 2018

**BALTIMORE-WASHINGTON CONFERENCE
2018 HEALTHFLEX EXCHANGE RATE SHEET FOR CHURCH LAY EMPLOYEES**

THESE ARE MEDICAL PLAN TYPE RATES ONLY - RATES DOES NOT INCLUDE DENTAL AND/OR VISION. SEE BELOW FOR DENTAL AND VISION RATES

	MEDICAL PLAN TYPE					
	OPTION 1 GOLD	OPTION 2 GOLD	OPTION 3 SILVER	OPTION 4 GOLD	OPTION 5 SILVER	OPTION 6 BRONZE
Health Account with Medical Plan Type Including deductibles and co-insurance - see Healthflex Exchange Plan Comparison Sheet for more info.	B1000/P1 - PRO Deductible \$1000/\$2000 (Co-Pays)	BWC DEFAULT PLAN CDHP C2000/P2 Deductible \$2000/\$4000 Co-Ins 80%/20%	CDHP C3000/P2 Deductible \$3000/\$6000 Co-Ins 50%/50%	HDHP H1500/P3 Deductible \$1500/\$3000 Co-Ins 80%/20%	HDHP H2000/P4 Deductible \$2000/\$4000 Co-Ins 70%/30	HDHP H3000/P5 Deductible \$3000/\$6000 Co-Ins 40%/60%
Health Reimbursement Account (HRA)	Not applicable	\$1000/\$2000	\$250/\$500	Not applicable	Not applicable	Not applicable
Health Savings Account (HSA)	Not applicable	Not applicable	Not applicable	\$750/\$1500	\$500/\$1000	\$0/\$0
FLEXIBLE SPENDING ACCOUNTS: optional - payroll deduction - Medical Reimbursement Account (MRA) - Dependent Care Account (DCA)	\$300 - \$2650 \$300 - \$5000 Not applicable	\$300 - \$2650 \$300 - \$5000 Not applicable	\$300 - \$2650 \$300 - \$5000 Not applicable	\$300 - \$2650 \$300 - \$5000 \$3,450/\$6,900	\$300 - \$2650 \$300 - \$5000 \$3,450/\$6,900	\$300 - \$2650 \$300 - \$5000 \$3,450/\$6,900
HEALTH SAVINGS ACCOUNT (HSA) - payroll deduction	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
TIER TYPE	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium
Clergy Participant Only	\$973	\$943	\$875	\$941	\$909	\$871
Clergy Participant + 1 (1+1=2)	\$1,245	\$1,190	\$1,041	\$1,177	\$1,111	\$919
Clergy Participant/Family (3 or more)	\$1,409	\$1,326	\$1,218	\$1,313	\$1,219	\$950
GRANDFATHERED TIER TYPE						
Clergy Participant + Child/Children		\$1,096.00				

Healthflex participants with a Participant/Child or Participant/Children coverage are grandfathered in the DEFAULT plan ONLY. If you terminate your dependent coverage and have to re-enroll, or switch to another plan you will be enrolled in the new tier type.

DENTAL PLANS - 2018 RATES		
DENTAL (CIGNA DENTAL) - optional/	Participant	Participant + Family
Traditional Dental - Dental Passive 2000	\$20.00	\$63.00
Dental PRO	\$11.00	\$35.00
Dental Passive PRO 1000	\$7.00	\$21.00
VISION PLANS - 2018 RATES		
VISION (VSP) - optional/	Participant	Participant + Family
Premier Vision	\$14.38	\$37.02
Full Vision	\$5.62	\$9.06
Exam Core (Included in medical premium)	\$0.00	\$0.00

DENTAL AND VISION BENEFITS ARE OPTIONAL.
RATES WILL BE ADDED TO THE MEDICAL RATE FOR PARTICIPANT TOTAL MONTHLY PREMIUMS

CHURCH LAY EMPLOYEES: - Churches contribution and Lay employee's contribution towards the total premium is at the discretion/policy of each individual church or salary paying unit.

ACRONYMS
DC - Defined Contribution
CDHP - Consumer Driven Health Plan
HDHP - High Deductible Health Plan
HRA - Health Reimbursement Accounts
MRA - Medical Reimbursement Account
DCA - Dependent Care Account
HSA Health Savings Account

The purpose of this booklet is to provide you with at-a-glance information on benefits that BWC offers to our churches for their appointed clergy and local church lay employees. The goal is to prepare an easy to read document and a place that almost everything about the Conference's available benefits is at your fingertips. A complete interpretation of each types of benefit can be found either in the Summary of Plan Description (SPD) or a complete Plan Document of each benefits plan.

Should you have any questions concerning any of the information found in this booklet, or to request a complete description of each plans, please contact a member of the Human Resources and Benefits office at benefitsoffice@bwcumc.org

Blessings,



Frances Tagoe
Director, Human Resources and Benefits

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