



# Baltimore-Washington Conference

The United Methodist Church

OFFICE OF HUMAN RESOURCES AND BENEFITS

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## Memorandum

**To:** Pastors, Finance Chairs, S/PPRC Chairs, and Treasurers  
**From:** Francess Tagoe, Director, Human Resources & Benefits  
**Date:** July 2, 2018  
**Re:** **2019 Pension Information and HealthFlex Premiums**

As you prepare for the annual church conference, this information is to help you calculate the pastor’s benefits for the 2019 fiscal year. The Pension formula for the year 2019 remains the same. The Denominational Average Compensation (DAC) for 2019 is **\$71,361**. Due to the increase in the DAC you will notice an increase in the CRSP-DB calculation for clergy whose total compensation is over the DAC.

**Clergy Retirement Security Plan (CRSP) and Comprehensive Protection Plan (CPP)** is based on a percentage of “plan compensation” (plan compensation is the “cash salary<sup>1</sup>” plus “other compensation items paid by the church on behalf of the Pastor<sup>2</sup>” plus either the housing allowance or 25% of cash salary for living in the parsonage). <sup>3</sup> **United Methodist Personal Investment Plan (UMPIP)** is an optional plan (personal savings). <sup>4</sup> Calculation/Billing for these pension plans is as follows:

CRSP - Defined Contribution (DC)	3% of Plan Compensation
CRSP - Defined Benefit (DB)	12% of Plan Compensation-- <b>limited by the Denominational Average Compensation (DAC) \$71,361 for 2019</b>
CPP (death & disability benefit)	Fulltime Members - 3% of Plan Compensation – <b>limited by 2xDAC=\$142,722</b> <i>Part Time Local Pastors – Not eligible</i>
UMLifeOptions	Death & disability benefits for Full Members appointed to 50% or 25% - 3% of Plan Compensation
UMPIP (personal savings - optional)	Clergy MUST contribute at least 1% of Plan Compensation to be eligible for the CRSP match.

<sup>1</sup> Cash Salary = Cash salary plus these optional items: Self Employment Tax payments, Other Cash Compensation (bonuses or gifts), Equitable Compensation support (Unified Funding Task Force), Compensation Support from the Conference.

<sup>2</sup> Other Compensation items paid by the Church on behalf of the Pastor = Optional benefits such as: Before or after tax United Methodist Personal Investment Plan (UMPIP), Flexible Spending accounts (Medical Reimbursement or Dependent Care), Pastor’s portion of Health Insurance Premium and other medical contribution.

<sup>3</sup> UMPIP is an optional benefit and we strongly encourage Pastor’s to participate.

<sup>4</sup> Funding for CRSP (DC/DB) CPP/UMLife Option is the responsibility of the Church.

**BALTIMORE-WASHINGTON CONFERENCE  
2019 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**

	<b>MEDICAL PLAN TYPE</b>					
	<b>OPTION 1</b>	<b>OPTION 2</b>	<b>OPTION 3</b>	<b>OPTION 4</b>	<b>OPTION 5</b>	<b>OPTION 6</b>
	<b>GOLD</b>	<b>GOLD</b>	<b>SILVER</b>	<b>GOLD</b>	<b>SILVER</b>	<b>BRONZE</b>
<b>Health Account with Medical Plan Type including deductibles and co-insurance - see HealthFlex Exchange Plan Comparison Sheet for more info.</b>	B1000/P1 - PPO <b>Deductible</b> \$1000/\$2000 <b>(Co-Pays)</b>	<b>BWC DEFAULT PLAN</b> CDHP C2000/P2 <b>Deductible</b> \$2000/\$4000 <b>Co-Ins 80%/20%</b>	CDHP C3000/P2 <b>Deductible</b> \$3000/\$6000 <b>Co-Ins 50%/50%</b>	HDHP H1500/P3 <b>Deductible</b> \$1500/\$3000 <b>Co-Ins 80%/20%</b>	HDHP H2000/P4 <b>Deductible</b> \$2000/\$4000 <b>Co-Ins 70%/30</b>	HDHP H3000/P5 <b>Deductible</b> \$3000/\$6000 <b>Co-Ins 40%/60%</b>
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
<b>FLEXIBLE SPENDING ACCOUNTS: optional - payroll deduction</b>						
- Medical Reimbursement Account (MRA)	\$300 - \$2650	\$300 - \$2650	\$300 - \$2650	\$300 - \$2650	\$300 - \$2650	\$300 - \$2650
- Dependent Care Account (DCA)	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000
<b>HEALTH SAVINGS ACCOUNT (HSA) - payroll deduction</b>	Not applicable	Not applicable	Not applicable	\$3,450/\$6,900	\$3,450/\$6,900	\$3,450/\$6,900
<b>TIER TYPE</b>	<b>Participant Monthly Premium</b>	<b>Participant Monthly Premium</b>	<b>Participant Monthly Premium</b>	<b>Participant Monthly Premium</b>	<b>Participant Monthly Premium</b>	<b>Participant Monthly Premium</b>
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
<b>GRANDFATHERED TIER TYPE prior to 1/1/2017</b>	<b>GRANDFATHERED premium - default plan only</b>					
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 re-enroll, or switch to another plan you will be enrolled in the new tier type.

<b>Church Rate per eligible Clergy for All Plans</b>	<b>\$860</b>	<b>\$860</b>	<b>\$860</b>	<b>\$860</b>	<b>\$860</b>	<b>\$860</b>
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<b>DENTAL PLANS - 2019 RATES</b>			
<b>DENTAL (CIGNA DENTAL) - optional</b>	<b>Participant</b>	<b>Participant +1</b>	<b>Participant + Family</b>
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
<b>VISION PLANS - 2019 RATES</b>			
<b>VISION (VSP) - optional</b>	<b>Participant</b>	<b>Participant +1</b>	<b>Participant + Family</b>
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
<b>DENTAL AND VISION BENEFITS ARE OPTIONAL RATES WILL BE ADDED TO THE MEDICAL RATE FOR PARTICIPANT TOTAL MONTHLY PREMIUMS</b>			

<b>Acronyms</b>
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