

**2016
AT-A-GLANCE
BENEFITS INFORMATION
FOR CLERGY
&
LOCAL CHURCH**

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BWC clergy benefit eligibility chart –2016

| | | | | | |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------|--------------------------|-----------------------------------------------------------------------------------------------|
| | CRSP-Defined Benefit (DB) = 12% of Plan Compensation limited by the DAC =\$67,333 for 2016 | | 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 | PENSION: CLERGY RETIREMENT SECURITY PLAN (CRSP) | | COMPREHENSIVE PROTECTION PLAN (CPP) (death & disability benefits) | | PERSONAL INVESTMENT: UMPIP |
| FULL MEMBER | CRSP | | CPP | | UMPIP |
| Full Time (Medical Required) | REQUIRED | DB=12% of Plan Compensation - limited by the DAC \$67,333 DC=3% of Plan Compensation | REQUIRED | 3% of Plan Compensation | OPTIONAL - Conference strongly encouraged 1% of clergy plan compensation to receive the match |
| 3/4 time (Medical Required) | REQUIRED | DB=12% of Plan Compensation - limited by the DAC \$67,333 DC=3% of Plan Compensation | REQUIRED | 3.4% of DAC = \$2,289.32 | |
| 1/2 time (MEDICAL – NO) | REQUIRED | DB=12% of Plan Compensation - limited by the DAC \$67,333 DC=3% of Plan Compensation | REQUIRED | 3.4% of DAC = \$2,289.32 | |
| 1/4 time (MEDICAL – NO) | NOT ELIGIBLE | N/A | REQUIRED | 3.4% of DAC = \$2,289.32 | OPTIONAL |
| PROVISIONAL ELDER or ASSOCIATE MEMBER | CRSP | | CPP | | UMPIP |
| Full Time (Medical Required) | REQUIRED | DB=12% of Plan Compensation - limited by the DAC \$67,333 DC=3% of Plan Compensation | REQUIRED | 3% of Plan Compensation | OPTIONAL - Conference strongly encouraged 1% of clergy plan compensation to receive the match |
| 3/4 time (Medical Required) | REQUIRED | DB=12% of Plan Compensation - limited by the DAC \$67,333 DC=3% of Plan Compensation | REQUIRED | 3.4% of DAC = \$2,289.32 | |
| 1/2 time (MEDICAL – NO) | REQUIRED | DB=12% of Plan Compensation - limited by the DAC \$67,333 DC=3% of Plan Compensation | REQUIRED | 3.4% of DAC = \$2,289.32 | |
| 1/4 time (MEDICAL – NO) | NOT ELIGIBLE | N/A | REQUIRED | 3.4% of DAC = \$2,289.32 | OPTIONAL |
| | | | | | |

| PROVISIONAL DEACON | CRSP | | CPP | | UMPIP |
|------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------|--------------|--------------------------|-----------------------------------------------------------------------------------------------|
| Full Time (Medical Required) | REQUIRED | DB=12% of Plan Compensation - limited by the DAC \$67,333 DC=3% of Plan Compensation | REQUIRED | 3% of Plan Compensation | OPTIONAL - Conference strongly encouraged 1% of clergy plan compensation to receive the match |
| 3/4 time (Medical Required) | REQUIRED | DB=12% of Plan Compensation - limited by the DAC \$67,333 DC=3% of Plan Compensation | REQUIRED | 3.4% of DAC = \$2,289.32 | |
| 1/2 time (MEDICAL – NO) | REQUIRED | DB=12% of Plan Compensation - limited by the DAC \$67,333 DC=3% of Plan Compensation | REQUIRED | 3.4% of DAC = \$2,289.32 | |
| 1/4 time (MEDICAL – NO) | NOT ELIGIBLE | N/A | REQUIRED | 3.4% of DAC = \$2,289.32 | OPTIONAL |
| LOCAL PASTORS | CRSP | | CPP | | UMPIP |
| Full Time (Medical Required) | REQUIRED | DB=12% of Plan Compensation - limited by the DAC \$67,333 DC=3% of Plan Compensation | 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 \$67,333 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 \$67,333 DC=3% of Plan Compensation | NOT ELIGIBLE | N/A | |
| 1/4 time (MEDICAL – NO) | NOT ELIGIBLE | N/A | NOT ELIGIBLE | N/A | OPTIONAL |
| MEMBER OF OTHER DENOMINATION - MOD | CRSP | | CPP | | UMPIP |
| Full Time (Medical Required) | REQUIRED | DB=12% of Plan Compensation - limited by the DAC \$67,333 DC=3% of Plan Compensation | REQUIRED | 3% of Plan Compensation | OPTIONAL - Conference strongly encouraged 1% of clergy plan compensation to receive the match |
| 3/4 time (Medical Required) | REQUIRED | DB=12% of Plan Compensation - limited by the DAC \$67,333 DC=3% of Plan Compensation | NOT ELIGIBLE | N/A | |
| 1/2 time (MEDICAL – NO) | REQUIRED | DB=12% of Plan Compensation - limited by the DAC \$67,333 DC=3% of Plan Compensation | NOT ELIGIBLE | N/A | |
| 1/4 time (MEDICAL – NO) | NOT ELIGIBLE | N/A | NOT ELIGIBLE | N/A | OPTIONAL |

| BENEFITS - SPECIAL ARRANGEMENTS FOR LEAVE STATUS | | | | |
|-----------------------------------------------------------------------------------------------------|--------------------------------|-------------------------------------|-------------------------------------|---------------------------------------|
| | PENSION | CPP - death & disability | MEDICAL | UMPIP |
| SABBATICAL LEAVE (Full Member & Associate Member only) | NOT ELIGIBLE | OPTIONAL - 1 YEAR 4.4% of DAC | Optional - 1 year | NOT ELIGIBLE |
| ATTEND SCHOOL (Full Member & Associate Member only) | NOT ELIGIBLE | OPTIONAL - 1 YEAR 4.4% of DAC | Optional - 1 year | NOT ELIGIBLE |
| MEDICAL LEAVE (Full Member, Provisional Member & Associate Member) | NOT ELIGIBLE | OPTIONAL - 1 YEAR 4.4% of DAC | Optional - 1 year | NOT ELIGIBLE |
| MEDICAL LEAVE - CPP APPROVED | Eligible per CPP plan document | N/A | COVERED - based on Years of Service | Optional - check with Benefits Office |
| VOLUNTARY LEAVE: PERSONAL & FAMILY (Full Member, Provisional Member & Associate Member) | NOT ELIGIBLE | OPTIONAL - 1 YEAR 4.4% of DAC | Optional - 1 year | NOT ELIGIBLE |
| INVOLUNTARY LEAVE (Full Member, Provisional Member & Associate Member) | NOT ELIGIBLE | OPTIONAL - 1 YEAR 4.4% of DAC | Optional - 1 year | NOT ELIGIBLE |
| TRANSITIONAL LEAVE (FM, PM, AM, FD, PD) | 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

| MEDICAL - HEALTHFLEX ELIGIBILITY | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|
| Full Time & 3/4 Time | REQUIRED |
| 1/2 Time & 1/4 Time | NOT ELIGIBLE |
| DEACONS | Check with Benefits office |
| DS HIRE | NOT ELIGIBLE - check with Benefits office for other option |
| CLERGY HEALTHFLEX 2016 MONTHLY/ANNUAL RATES | |
| Coverage Type | Clergy - per month/annual Rate |
| Participant only | \$80.00=\$960 |
| Participant/Child(ren) | \$235.00=\$2,820 |
| Participant/Spouse | \$326.00=\$3,912 |
| Participant/Family | \$467.00=\$5,604 |
| EMPLOYER /CHURCH RATE | \$840.00=\$10,080 |
| | |
| CHURCH LAY EMPLOYEE HEALTHFLEX 2016 MONTHLY/ANNUAL RATES | |
| Coverage Type | Church Lay - per month/annual Rate |
| Participant only | \$920.00=\$11,040 |
| Participant/Child(ren) | \$1075.00=\$12,900 |
| Participant/Spouse | \$1166.00=\$13,992 |
| Participant/Family | \$1307.00=\$15,684 |
| <i>Churches contribution AND church lay employee's contribution towards premium is at the discretion/policy of each individual church or salary paying unit</i> | |

2016 EQUITABLE COMPENSATION

| Conference Equitable Base | Year Received | Years Served | Increment Earned | Individual Equitable Base | TOTAL COMP (Equitable Comp + Housing allowance \$19,866) |
|---------------------------------|------------------|-----------------|---------------------|---------------------------------|-------------------------------------------------------------------|
| 41,473 | 2016 | 0 | 0 | 41,473 | 61,339 |
| 41,473 | 2015 | 1 | 250 | 41,723 | 61,589 |
| 41,473 | 2014 | 2 | 500 | 41,973 | 61,839 |
| 41,473 | 2013 | 3 | 750 | 42,223 | 62,089 |
| 41,473 | 2012 | 4 | 1000 | 42,473 | 62,339 |
| 41,473 | 2011 | 5 | 1250 | 42,723 | 62,589 |
| 41,473 | 2010 | 6 | 1500 | 42,973 | 62,839 |
| 41,473 | 2009 | 7 | 1750 | 43,223 | 63,089 |
| 41,473 | 2008 | 8 | 2000 | 43,473 | 63,339 |
| 41,473 | 2007 | 9 | 2250 | 43,723 | 63,589 |
| 41,473 | 2006 | 10 | 2500 | 43,973 | 63,839 |
| 41,473 | 2005 | 11 | 2750 | 44,223 | 64,089 |
| 41,473 | 2004 | 12 | 3000 | 44,473 | 64,339 |
| 41,473 | 2003 | 13 | 3250 | 44,723 | 64,589 |
| 41,473 | 2002 | 14 | 3500 | 44,973 | 64,839 |
| 41,473 | 2001 | 15 | 3750 | 45,223 | 65,089 |

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.

BWC 2016 Schedule for Total MINIMUM Compensation Requirements

This requirement applies 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 | |
|------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| <i>No pastor's salary can be decreased as a result of this chart, as long as they retain their current appointment</i> | |
| | MEDICAL AND PENSION MANDATORY |
| APPOINTMENT | FULL-TIME |
| Minimum Attendance Targets ⁴ | 100 |
| Base Salary | \$41,473.00 |
| Housing Allowance | \$19,866.00 |
| Pension | \$11,041.00 |
| Medical | \$10,080.00 |
| Reimbursement | \$4,100.00 |
| TOTAL CLERGY SUPPORT | \$86,560.00 |

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.

HEALTHFLEX (BWC Health Plan)

HealthFlex is the conference-sponsored health care program issued by United HealthCare in partnership with the General Board of Pension and Health Benefits.

HealthFlex benefit includes:

- **Medical** coverage is provided by **United HealthCare PPO** (UHC ID Card).
- **Prescription Drug** coverage is provided by **OptumRx**
- **Dental** coverage is provided by **CIGNA**: **no ID card for CIGNA, Plan ID 2464058 - visit www.cignadental.com** for more information.
- **Vision** coverage is provided by **VSP**: **no ID card – visit www.vsp.com** for more information.
- **\$500 Health Reimbursement Account (HRA)**

Flexible Spending Account (Optional)

- Medical Reimbursement Account (MRA) allows you to set aside **\$300 to \$2,500** 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

Health Team (General Board's Representative)

The General Board's Health Team advocates for you and can help you manage your HealthFlex benefits. The Health Team is your resource for Plan information. Health Team 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 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 at 1-800-788-5614

Early Detection and Disease Prevention

- HealthQuotient™ health risk assessment - **must be completed annually**
www.gbophb.org >HealthFlex/WebMD>”update HealthQuotient Now!”
- HealthFlex/WebMD Web site
www.gbophb.org >HealthFlex/WebMD
- Healthy Lifestyles health coaching **1-866-205-7064**
- Optimal Health condition support **1-866-775-5990**
- 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 (period certain)**

Physical Vitality

- Virgin Pulse HealthMiles physical activity program
www.gbophb.org >HealthFlex/WebMD>”join now!” or www.virginpulse.com
- Weight Watchers®
www.gbophb.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. See page 7 for premiums

Church Premiums

- Churches are billed at a monthly flat fee - see page 7 for premiums

Summaries of benefits are available on the BWC Pension and Health Benefits web page;

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

PENSION BENEFITS

Clergy Retirement Security Program (CRSP)

CRSP is a retirement plan administered by the General Board of Pension and Health Benefits. It is a “church plan” in accordance with the Internal Revenue Code. CRSP benefit 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 pastor’s living in a parsonage. For the purpose of calculating 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 page 4 – 7
- See CRSP At-A-Glance on pages 14-15
- No salary requirement to be enrolled in CRSP.

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 happen to the remaining 1%?
- To be eligible for the 1%, pastor’s 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

Effective January 1, 2014



The Clergy Retirement Security Program (CRSP)

is an Internal Revenue Code section 403(b) retirement plan administered by the General Board of Pension and Health Benefits of The United Methodist Church—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 through the website (www.benefitsaccess.org) and the Interactive Voice Response (IVR) system at **1-800-851-2201**.
- 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:

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

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

(over)

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

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



General Board

Pension and Health Benefits

Caring For Those Who Serve

Clergy Retirement Security Program

At-a-Glance

(continued)

Investment and Distribution Assistance

The General Board offers services at no charge that can help you manage your DC account:

- LifeStage Investment Management Service is an investment tool that selects a mix of General Board funds for your retirement account(s) based on your individual circumstances.
- Ernst & Young Financial Planning Services assists you with financial planning and investment needs.
- LifeStage Retirement Income turns your defined contribution account balance into monthly payments designed to last your lifetime.

For more information about the LifeStage Investment Management Service, Ernst & Young Financial Planning Services and LifeStage Retirement Income, please visit www.gbophb.org/retirement/serv_prog.asp.

DEFINED CONTRIBUTION (DC) COMPONENT

- Every month, the Church contributes 2% of your 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 (cash salary plus housing).
- 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 the 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 benefit 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 actives, 20% of DAC for spouses of active clergy.

Eligibility:

- See Eligibility Chart on page 4 – 7
- See CRSP At-A-Glance on pages 14-15

See CPP plan document for more information

DIRECT BILLINGS

- 3% of total compensation will be billed to churches with eligible clergy.
- 3.4% of DAC will be billed to churches with clergy on special arrangements.
- The monthly pension statement includes CPP billing.

Comprehensive Protection Plan

At-a-Glance

Generally, you are eligible to participate in 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 60% of the Denominational Average Compensation or the Conference Average Compensation, whichever is less. There may be special arrangements for other individuals. Other eligibility rules may apply.

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.

The Comprehensive Protection Plan (CPP) provides death, long-term disability and other survivor benefits for you and your family. The plan is administered by the General Board of Pension and Health Benefits of The United Methodist Church.



General Board



General Board

Pension and Health Benefits

Caring For Those Who Serve

1901 Chestnut Avenue
Glenview, Illinois 60025-1604
1-800-851-2201
www.gbophb.org

2016 Benefits Amounts for the Comprehensive Protection Plan

The 2016 Denominational Average Compensation (DAC) is \$67,333.

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.gbophb.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 2016

- Participant: \$50,000, payable in 12 monthly installments or one lump sum
- Spouse of active participant: 20% of DAC in the year of death (\$13,466.60 if death occurs in 2016)
- Surviving spouse of active participant: 15% of DAC in the year of death (\$10,099.95 if death occurs in 2016)
- Child of active participant: 10% of DAC in the year of death (\$6,733.30 if death occurs in 2016)
- Annual surviving spouse annuity benefit of \$13,466.60, less the annuity benefit payable from the Clergy Retirement Security Program (CRSP) and other Church-related sources
- Annual surviving child benefit of \$6,733.30, payable in 12 monthly installments¹
- Annual surviving child educational benefit up to \$13,466.60, 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 2016: \$20,199.90) | \$20,000 |
| Death of retiree's spouse | 20% of DAC in the year of death (for 2016: \$13,466.60) | \$15,000 |
| Death of retiree's surviving spouse | 15% of DAC in the year of death (for 2016: \$10,099.95) | \$10,000 |
| Death of retiree's child ⁶ | 10% of DAC in the year of death (for 2016: \$6,733.30) | \$8,000 |
| Annual surviving child benefit Payable in 12 monthly installments ¹ | 10% of DAC (for 2016: \$6,733.30) | 10% of DAC (for 2016: \$6,733.30) |
| Annual surviving child educational benefit Payable in installments ² | 20% of DAC (for 2016: \$13,466.60) | 20% of DAC (for 2016: \$13,466.60) |

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 is 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., 9 of the last 12 years before retirement, 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.

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 the General Board of Pension and Health Benefits.

⁸ Please see the CRSP SPD (www.gbophb.org/assets/1/7/3480.pdf) and UMPIP SPD (www.gbophb.org/assets/1/7/3502.pdf) for additional information on eligibility as a disabled participant. SPDs are available on the General Board website under **Retirement**, select **"Plans."**

ADDITIONAL 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

OPTIONAL BENEFITS

United Methodist Personal Investment Plan (UMPIP)

- UMPIP is available to all appointed clergy.
- The salary-paying unit must be on record with the General Board of Pensions and Health Benefits (GBOPHB) as a Plan Sponsor.
- Participation in UMPIP is optional but the Conference strongly encouraged clergy to participate.
- Eligible clergy will be provided a “Before Tax or After Tax Contribution Agreement Form.” This form must be completed and signed by the treasurer or other church representative.
- Contribution must be made through payroll deductions.
- Pastor may contribute a percentage of plan compensation or a flat dollar.
- A copy of the form should be retained by the pastor and a copy on file with the church.
- Form should be sent directly to the General Board of Pensions and Health Benefits.
- Upon initial enrollment, GBOPHB will mail 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.
- GBOPHB strongly recommend that these contributions be deposited with 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 agreement MUST be filed when a pastor changes appointment.
- See UMPIP-at-a-Glance for more information.
- See “Before Tax or After Tax Contribution Agreement” form for limits on contributions.

United Methodist Personal Investment Plan for Clergy *At-a-Glance*



**Ernst & Young
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.

There is no charge for this program. If you are eligible, just call Ernst & Young directly at **1-800-360-2539** Monday through Friday between 8:00 a.m. and 7:00 p.m., Central time.

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

PLAN FEATURES

- Convenient before-tax and/or after-tax contributions (flat dollar amount or percentage)
- Accepts eligible rollovers from most retirement plans and traditional deductible IRAs
- Plan sponsor may elect to contribute matching contributions or a percentage of your eligible compensation to your account especially for less than full-time clergy who are not covered by the Clergy Retirement Security Program
- Participant directs the investment of both personal and plan sponsor contributions among various investment fund options
- Access to the LifeStage Investment Management Service at no charge
- Hardship loans and withdrawals
- Age 59½ and rollover account withdrawals
- Distribution available upon termination, disability, retirement or death
- Lump-sum, partial lump-sum or cash installment distribution options
- Access to LifeStage Retirement Income, which turns your account balance into monthly payments designed to last your lifetime, at no charge
- On-demand and quarterly account statements
- Access to account information through Benefits Access (www.benefitsaccess.org) and the Interactive Voice Response (IVR) system
- Participant forms and other information available at www.gbophb.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



General Board

Pension and Health Benefits

Caring For Those Who Serve

FINANCIAL PLANNING SERVICES

Through EY (formerly Ernst & Young)

The General Board of Pensions and Health Benefits has arranged to offer FREE professional financial planning services through EY to all eligible participants.

To be eligible you must be an (a):

- Active participants with an account balance
- Surviving spouses 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**

UM LIFE OPTIONS

(Optional plan)

UM Life Option 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 have been given the authority to contact eligible participant directly.

Highlights of the plan include:

- Different types of coverage available based on needs
- Portable – when participants retires, 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)

HealthFlex is available to all eligible Local Church Lay Employees

- Lay employees working 30 hours per week may enroll in HealthFlex.
- Local Church **must** “sponsor” and can require anywhere from 0 to 100% premium be paid by the employee.
- Plan benefits are the same as the active clergy plan.
- Church administrator can contact the BWC Benefits Office for more information on how to participate in the HealthFlex program and to obtain a Sub-Adoption Agreement.

A HealthFlex Agreement must be on file (a.k.a. “Salary Paying Unit” Sub Adoption).

To determine if you have an Agreement on file, contact the BWC Benefits Office at (410) 309-3430

HealthFlex 2016 Rates*:

Single **\$920** Part/Child(ren) **\$1075** Part/Spouse **\$1166** Part/Family **\$1307**

HealthFlex Enrollment Forms:

- HealthFlex Enrollment Kit: *use only to enroll new employees.*
- Enrollment Change Form: *use only to make changes to existing coverage.*

HealthFlex includes: -

Medical – Administered by United Health Care (a UHC ID card will be mailed to participant – www.uhc.com)

- **\$500 Health Reimbursement Account (HRA) – WageWorks visa/debit card**

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

Dental – Administered by CIGNA Dental (No ID Card – **PLAN ID 2464058** – www.Cignadental.com)

Vision – Administered by Vision Service Plan (No ID card – visit a VSP provider – www.VSP.com).

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

PENSION

In the 2012 Book of Discipline, Paragraph 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.

- The United Methodist Personal Investment Plan (UMPIP) is available to local churches for this purpose.
- Local churches can utilize other options.
- Churches can contact the General Board directly at 1-800-851-2201 for information about UMPIP.

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,



Franciss Tagoe
Director, Human Resources and Benefits

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