



*Growing Christ-Following Leaders – Building Healthy Congregations – Making Disciples – Transforming the World.*

# UNY Benefits Summary 2024

*The United Methodist Conference Center, 7481 Henry Clay Blvd., Liverpool, NY13088  
(315) 898-2000 · Fax (315) 898-2198 · [www.unyumc.org](http://www.unyumc.org)*

# UNY CONFERENCE BENEFITS INFORMATION – 2024

## CLERGY BENEFITS

COMPENSATION PACKAGE.....	3
Minimum Base	
Compensation Time Off	
Policy	
Housing Exclusion	
Parsonage Value Considerations	
BENEFIT ELIGIBILITY CHART.....	5
Pension Plans: MPP & CRSP	
CRSP at a Glance.....	7
UMPIP - Personal Retirement Savings.....	11
UMPIP at a Glance	
COMPREHENSIVE PROTECTION PLAN (CPP).....	14
Long Term Disability & Death	
Benefits 2023 Benefit	
Summary	
HEALTH CARE PROGRAM.....	17
HealthFlex Plans Snapshot	
Additional Benefits Information	
Employee Assistance Programs- Full time and Part time clergy	
EMPLOYEE ASSISTANCE PROGRAM for part-time persons.....	19
UMLIFE OPTIONS - Optional Life Insurance .....	22
Optional Life Highlights	
FINANCIAL PLANNING SERVICES - Professional Financial Consultations.....	24
Ernst & Young Services	

## LOCAL CHURCH LAY EMPLOYEE BENEFITS

RETIREMENT & HEALTH CARE.....	32
-------------------------------	----

# UNY CONFERENCE BENEFITS INFORMATION 2024

## COMPENSATION PACKAGE

### MINIMUM BASE COMPENSATION

A standardized minimum base compensation is established for The Upper New York Annual Conference that requires the following:

A minimum base salary for all full-time clergy persons according to status as follows: (Less than full time appointments shall receive a base salary pro-rated according to the appointment)

	<u>Base</u>
Full connection:	\$42,418.44
Provisional:	\$40,903.20
Associate:	\$40,145.58
FT LP completed Course of Study or MDiv	\$39,387.96
FT Local Pastor	\$37,873.76

(Less than full-time appointments shall receive a base salary pro-rated according to the appointment)

An additional amount is added to the base for each full-time equivalent year of service based on credentials below:

<u>Full</u>	<u>Prov</u>	<u>Assoc</u>	<u>FTLP w/MDiv/COS</u>	<u>FTLP</u>	<u>Per year of FTE up to</u>
\$424	\$409	\$401	\$394	\$379	25 years

- Plus, an additional \$500 for each additional church on the pastoral charge (Cover one).
- No pastor's salary can be decreased as a result of this policy as long as they retain their current appointment.
- All churches are strongly encouraged to offer a salary increase of no less than 3.5% for 2024 in order to account for increases in the costs of living. Churches are encouraged to consider further raises based on exceptional service.

In addition, full time pastors are entitled to: Housing, pension, health insurance, and utilities.

### TIME OFF POLICY

- All church staff are eligible for two days off per week for personal time, family time and spiritual renewal, one of which would be a Sabbath day.
- Clergy are eligible for 4 weeks of vacation each year with 5 weeks for those with more than 20 years of service. The number of Sundays off will correspond at least one-to-one with the number of weeks of vacation.
- Full time clergy shall have at least 2 weeks per year of Continuing Education/Spiritual Growth leave (as per ¶ 350.1 & ¶ 350.2). Furthermore, once every quadrennial period (every four years) there should be one year where an additional month of Continuing Education/Spiritual Growth is undertaken. Full time pastors are encouraged to give a week annually to a Conference camping ministry.
- There will be no prescribed sick leave for clergy. Short and long-term disability will be in place as needed.

## UNY CONFERENCE BENEFITS INFORMATION – 2024

- Vacation and paid time off for part time clergy is to be individually negotiated in consultation with the SPRC, pastor and District Superintendent at the time of the initial appointment and subsequently as needed.
- Associate, provisional, or members in full connection may request family leave through the Board of Ordained Ministry per ¶353.
- Maternity or Paternity leave, not to exceed one fourth of a year, will be available and shall be granted to any local pastor, provisional member, associate member, or clergy member in full connection who so requests it per ¶355.

### HOUSING EXCLUSION

- If an exclusion from gross salary, the amount is determined by the pastor
- If paid as a housing allowance in addition to salary, the amount is determined during the salary package discussions
- Must be established prior to the first payment of the exclusion and in place before a new appointment starts or before the beginning of a new calendar year
- Resolution sample is available through the Conference forms website under Church/Charge Conference and Annual Forms: [www.unyumc.org/resources/forms](http://www.unyumc.org/resources/forms)

### TREATMENT OF PARSONAGE VALUE IN COMPENSATION PACKAGES

- Clergyperson or Clergy Couple with separate churches, each providing a parsonage regardless of where the clergyperson or couple lives, each clergy person's entire compensation will include a parsonage value equal to 25% of gross salary
- Clergy Couple serving separate churches, living in parsonage provided by one of the churches with no parsonage offered/available from the other church only the clergyperson serving the church which provides the parsonage will have the parsonage value (25%) added to salary

**ELIGIBILITY FOR UNY CONFERENCE BENEFITS - 2024**

CLERGY STATUS	Pension-Church		UMPIP Personal		CPP Death & Disability		Health Insurance/Vision/Dental		
	Eligibility	Cost	Eligibility	Cost	Eligibility	Cost	Eligibility	Cost	
<b>Full Members @ Local Church</b>									
<i>Full Time</i>	CRSP	13.8%CB	O	As deter- mined by the partici- pant; <b>1% of CB strongly encouraged;</b> before- tax or after-tax; % of CB or \$ amount	Y	3% CB	Y	\$15,120/year Per eligible clergyperson (Blended rate - \$1260/mo.)	
<i>¾ time</i>	CRSP	13.8%CB	O		Y	3% CB	N-EAP Only		
<i>½ time</i>	UMPIP	9%CB	O		N		N-EAP Only		
<i>Less than ½ time</i>	N		O		N		N-EAP Only		
<b>Provisional Elders or Associate Members @ Local Church</b>									
<i>Full Time</i>	CRSP	13.8%CB	O		Y	3% CB	Y		
<i>¾ time</i>	CRSP	13.8%CB	O		Y	3% CB	N-EAP Only		
<i>½ time</i>	UMPIP	9%CB	O		N		N-EAP Only		
<i>Less than ½ time</i>	N		O		N		N-EAP Only		
<b>Provisional Deacons @ local church</b>									
<i>Full Time</i>	CRSP	13.8%CB	O		Y	3% CB	Local church decision		
<i>¾ time</i>	CRSP	13.8%CB	O		Y	3% CB			
<i>½ time</i>	UMPIP	9%CB	O		N				
<i>Less than ½ time</i>	N		O		N				
<b>Local Pastors @ Local Church</b>									
<i>Full Time</i>	CRSP	13.8%CB	O		Y	3% CB	Y		
<i>Part time: 3/4 time or more</i>	CRSP	13.8%CB	O	N		N-EAP Only			
<i>Part time: ½ time</i>	UMPIP	9% CB	O	N		N-EAP Only			
<i>Part time: less than ½ time</i>	N		O	N		N-EAP Only			
Medical/Incapacity Leave	Y – if eligible for CPP benefit; Conf. Pays		N		N		Y – if eligible for CPP benefit; Conf. Pays		
Personal, Family or Transitional Leave	N		N		Y – one year; Conf. Pays		Y if already enrolled; participant pays actual premium (not blended rate); 18 months continuation		
Sabbatical Leave	Y – Defined Benefit		N		Y – one year; Conf. Pays				
Appointed to Attend School	N		N		Y – one year; Conf. Pays				
Extension Ministry except as Conference Staff	N		N		N		Y if already enrolled; participant pays actual premium (not blended rate); 18 months continuation		

Y = Yes N = No O = Optional

CB = Compensation Base (salary + housing)

	HEALTH & WELLNESS ELIGIBILITY CATEGORIES			
Benefit	NON- Medicare-eligible Active Clergy, Clergy Dependents, or Clergy on Medical Leave	Medicare-Eligible Active Clergy, Clergy Dependents, or Clergy on Medical Leave	Active Clergy with Waiver of Participation in health insurance	Active Clergy serving less than full time
	<b>HealthFlex</b>	<b>Via Benefits</b>		
Medical	Blue Cross Blue Shield	Various	N/A	N/A
Prescriptions	Optum RX	Various	N/A	N/A
EAP	Blue Cross Blue Shield	ESI Employee Assistance	N/A	ESI Employee Assistance
Vision	VSP	various	N/A	N/A
Wellness	Virgin Pulse Walking Program	Virgin Pulse Walking Program	N/A	N/A
	Quest Diagnostics BFW	Quest Diagnostics BFW	N/A	N/A
Flexible Spending Acct	Health Equity (not available for those on medical Leave)	N/A	N/A	N/A
Dental	Cigna	various	N/A	N/A

HealthFlex Program of Wespah: 800-851-2201
Via Benefits: 866-249-7785
ESI Employee Assistance Group: 800-225-4555

# UNY CONFERENCE BENEFITS INFORMATION – 2024

## **MINISTERIAL PENSION PLAN (MPP)** (for service from 1/1/82 to 12/31/2006)

Accrued contributions are on account at Wespath Benefits and Investments for distribution upon retirement in the form of an annuitized benefit (65% of account) plus remaining 35% of account available via a variety of distribution options.

## **CLERGY RETIREMENT SECURITY PROGRAM (CRSP)** (effective 1/1/2007, Revised 1/1/2014)

CRSP is a retirement plan administered by Wespath Benefits and Investments. It is a "church plan" in accordance with the Internal Revenue Code.

### **ELIGIBILITY**

- Clergy member of conference
- Full time, part time or student local pastor under episcopal appointment 75% or more
- Clergy person of another denomination if not covered by another pension plan
- There are no salary requirements to be enrolled in CRSP

### **ENROLLMENT**

- Eligibility is determined by Benefits Officer upon receipt of Notice of Appointment Form and enrollment form is sent from the Conference office
- Enrollment form with participant portion completed is returned to the Conference office for processing into the Wespath and Conference invoicing system enrollment is confirmed, and plan documents sent by Wespath

There are two forms of benefits:

1. Defined Benefit
2. Defined Contribution

Benefits are available upon:

- Normal retirement at age 65 or with 40 years of service
- Early retirement at age 62 or with 30 years of service
- Retirement with 20 years of service (after reaching age 62)
- Mandatory retirement at age 72
- Upon termination of membership within certain guidelines

## UNY CONFERENCE BENEFITS INFORMATION – 2024

The distribution of the Defined Benefit is based on the annuity options available at the time of retirement and the number of years of service (after 1/1/2007) under the plan. The years of service are multiplied by 1.25% (0.0125) of the Denominational Average Compensation in effect at the time of retirement for the years of service between 1/1/2007 and 12/31/2013 to arrive at an annual benefit. For persons retiring after 1/1/2014, the multiplier changes to 1.0% of DAC for the number of years served after 1/1/2014.

The monies accrued in the Defined Contribution account may be distributed in a lump sum, partial lump sum or through cash installments. Distribution can also be deferred.

### CONTRIBUTIONS

Contributions will be determined by the Compensation Base, which is the sum of cash salary, housing exclusion and parsonage value/housing allowance.

*Example:*

Cash Salary	\$50,000
Housing Exclusion	+ \$3,000
Salary Subtotal	<u>\$53,000</u>
Parsonage Value (25% of salary subtotal)	+ <u>\$13,250</u>
Compensation Base	\$66,260

### Church Contribution into CRSP

- Church pays 13.8% of Compensation Base; 2 or 3% goes into the Defined Contribution Account and **the remainder pre-funds the Defined Benefit annuity**
- The amount going into the Defined Contribution account is determined by the amount the pastor personally contributed to UMPIP. If 1% or more of compensation. 3% goes into the Defined Contribution account; if not, then 2% goes into the account.

### DIRECT BILLINGS

- Salary information is recorded in the Conference Office when received from the District Superintendent
- Conference Office generates a monthly billing to the church for pension and CPP (if applicable), based on the calculated annual contribution
- All payments must be made on a church check to satisfy federal regulations
- When payment is not made, arrearage notices are sent to both the pastor and the treasurer; District Superintendent is notified, and they are responsible to make contact with the church if the arrearage is not satisfied.



# 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](http://www.benefitsaccess.org)).
- Representatives are available to answer calls at **1-800-851-2201** business days 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

<sup>1</sup> Final compensation substitutes for DAC for periods of service as a bishop.

<sup>2</sup> Reduced for less-than-full-time appointments.

(over)

# Clergy Retirement Security Program

## At-a-Glance

(continued)

### Investment and Distribution Assistance

Wespath offers services at no additional cost to you 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.
- LifeStage Retirement Income determines a monthly retirement income amount for you and updates it annually based on cost-of-living increases and other factors, with the goal of making your account balance last for your lifetime.
- EY Financial Planning Services assists you with financial planning and investment needs.
- For more information about LifeStage Investment Management, EY Financial Planning Services and LifeStage Retirement Income, please visit [www.wespath.org/retirement/services/](http://www.wespath.org/retirement/services/).

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

### 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 72 (age 70½ if born before July 1, 1949).



# UNY CONFERENCE BENEFITS INFORMATION – 2024

## UNITED METHODIST PERSONAL INVESTMENT PLAN (UMPIP)

### ELIGIBILITY

- All appointed clergy may participate in UMPIP for personal contributions
  - The salary-paying unit must be on record with Wespath as a Plan Sponsor
- All licensed, commissioned, or ordained pastors under appointment to a United Methodist Church at 50% are eligible to participate in UMPIP with the church(es) making contributions. They will be automatically enrolled unless a waiver of participation, notarized and filed on the prescribed form is received in the Benefits Office.
- Personal contributions to UMPIP are not required but strongly encouraged

### ENROLLMENT

- Eligible clergy will be provided a "Contribution Agreement Form." Enrollment effective date, terms and amount of contribution should be recorded, and the form signed by the pastor and treasurer or other church representative. Pastor may contribute a percentage of compensation or a flat dollar amount.
- Agreement must be in place prior to the withholding of contributions. One copy should be retained by the pastor, and the original should be on file with the church.
- Send a copy of the aforementioned Agreement Form to the Benefits Office; the information will then be submitted online to Wespath
- Federal law now requires that withheld contributions be made promptly, so Wespath is strongly recommending that these **contributions be deposited within 15 business days following the end of the month** in which the contributions were withheld. Late contributions are subject to the additional payment of investment earning & by the salary-paying unit.
- Re-enrollment must occur when a pastor changes appointment a new agreement form must be filed, as described above.

### CHURCH CONTRIBUTIONS

Churches with clergy appointed at 50% will be billed by UNY Conference at 9% of pension-based clergy compensation

### PERSONAL CONTRIBUTIONS can be made up of any of the following:

- Made through Before-tax contributions
- Made through After-tax contributions
- Made through Roth contributions
- Transfers or rollovers from other 403(b) plans
- Billings will come from Wespath on a monthly basis and must be paid to them on a church check
- If participating, minimum monthly contributions are \$10; maximum contributions are regulated by IRS codes
  - Changes to the contribution amounts should be handled in the same manner as enrollments

# UNY CONFERENCE BENEFITS INFORMATION – 2024

## INVESTMENTS AND ELECTIONS

- There are multiple investment funds to which you can contribute; information on each is available online at [www.wespath.org](http://www.wespath.org)
- Investment elections can be made online or via an UMPIP Investment Election form
- If the participant does not choose his/her own investment elections, Wespath will enroll the participant in LifeStage Investments, which will make investments according to the participant's age and a moderate risk portfolio

## BENEFITS

- Distribution options are offered to you or your beneficiary:
  - If you reach age 59-1/2 or retire
  - If you terminate your employment
  - If you become disabled
  - If you die before you retire
- Hardship Loans are available if you have certain major financial needs; you will pay your account back with interest.
  - Hardship Withdrawals are available when you have exhausted other financial resources; this is a taxable distribution.



## 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 additional cost to you.\* Just call EY directly at **1-800-360-2539** business days from 8:00 a.m. to 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 403(b) retirement plan administered by Wespath Benefits and Investments (Wespath)—the largest reporting faith-based pension fund. 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 as a percentage of your eligible compensation or in flat-dollar amounts up to Internal Revenue Code limits
- Plan sponsor may elect to contribute matching contributions or a percentage of your eligible compensation to your account<sup>1</sup>
- 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 qualified<sup>2</sup>
- 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 IRAs<sup>3</sup>
- 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
- Distribution options: cash installments, partial lump sums or a single lump sum
- On-demand and quarterly account statements
- Access account information 24/7 through Benefits Access ([benefitsaccess.org](https://benefitsaccess.org)) and through our automated phone system
- Participant forms and other information available at [wespath.org](https://wespath.org)
- Representatives available to answer calls at **1-800-851-2201** business days from 8:00 a.m. to 6:00 p.m., Central time

<sup>1</sup> Contribution rates may vary for each plan sponsor

<sup>2</sup> See Roth Contribution Guide

<sup>3</sup> Roth IRAs are not accepted

# UNY CONFERENCE BENEFITS INFORMATION – 2024

## COMPREHENSIVE PROTECTION PLAN (CPP)

### ELIGIBILITY

	FT at LC or Conf. Staff	¾ Time	½ Time	¼ Time	Sabbatical / or Family Leave	Attend School	Other Voluntary Leaves
<b>Full Members</b>	Y	Y	N	N	Y (1 yr.)	Y (1 yr.)	Y (1yr.)
<b>Associate Members</b>	Y	Y	N	N	y (1 yr.)	Y (1 yr.)	Y (1 yr.)
<b>Provisional Members</b>	Y	N	N	N	y (1 yr.)	Y (1 yr.)	Y (1yr.)
<b>Local Pastors</b>	Y	N	N	N	N	N	N
<b>Elder, Other Denomination</b>	Y	N	N	N	N	N	N

The conditions on the chart reflect the automatic eligibility provided by the Plan Document as well as Special Arrangements approved by the UNY Conference Board of Pension & Health benefits.

Part time and student local pastors are not eligible for CPP

### ENROLLMENT

- Upon eligibility, clergy will be enrolled by the Benefits Officer provided that the pension enrollment process is complete

### THE PLAN

- CPP provides death and disability benefits for its participants.
- Disability:
  - If granted incapacity leave and enrolled in CPP, the benefit is equal to 70% of compensation at the time of disability, less any SS benefits
  - CPP will make contributions to your pension account while disabled
  - There is a waiting period and a pre-existing condition clause
- Death Benefit:
  - \$50,000 for active clergy. 20% of DAC for spouses of active clergy

### DIRECT BILLINGS

3% of Compensation Base will be billed to churches with eligible enrolled clergy. This will be included on the monthly benefits invoice.

## 2024 Benefits Amounts for the Comprehensive Protection Plan

### The 2024 Denominational Average Compensation (DAC) is \$78,292

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](http://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 2024

- Participant: \$50,000, payable in 12 monthly installments or one lump sum
- Spouse of active participant: 20% of DAC in the year of death (\$15,658 if death occurs in 2024)
- Surviving spouse of active participant: 15% of DAC in the year of death (\$11,744 if death occurs in 2024)
- Child of active participant: 10% of DAC in the year of death (\$7,829 if death occurs in 2024)
- Annual surviving spouse benefit of \$15,658, less the annuity benefit payable from the Clergy Retirement Security Program (CRSP) and other Church-related sources
- Annual surviving child benefit of \$7,829 payable in 12 monthly installments<sup>1</sup>
- Annual surviving child educational benefit up to \$15,658, payable in equal installments<sup>2</sup>

### Retired Participant Death Benefits<sup>3</sup>

Plan Provision	Clergy Who Retire Before January 1, 2013 <sup>4</sup>	Clergy Who Retire January 1, 2013 or Later <sup>5</sup>
Death of retired participant	<b>30% of DAC in the year of death</b> (for 2024: \$23,488)	<b>\$21,400</b>
Death of retiree's spouse	<b>20% of DAC in the year of death</b> (for 2024: \$15,658)	<b>\$16,100</b>
Death of retiree's surviving spouse	<b>15% of DAC in the year of death</b> (for 2024: \$11,744)	<b>\$10,800</b>
Death of retiree's child <sup>6</sup>	<b>10% of DAC in the year of death</b> (for 2024: \$7,829)	<b>\$8,600</b>
Annual surviving child benefit Payable in 12 monthly installments <sup>1</sup>	<b>10% of DAC</b> (for 2024: \$7,829)	<b>10% of DAC</b> (for 2024: \$7,829)
Annual surviving child educational benefit Payable in installments <sup>2</sup>	<b>20% of DAC</b> (for 2024: \$15,658)	<b>20% of DAC</b> (for 2024 \$15,658)

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

<sup>2</sup> 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.

<sup>3</sup> 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.

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

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

<sup>6</sup> 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.

(over)

## 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.<sup>7</sup>

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)<sup>8</sup>. 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.

---

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

<sup>8</sup> Please see the CRSP SPD ([www.wespath.org/assets/1/7/3480.pdf](http://www.wespath.org/assets/1/7/3480.pdf)) and UMPIP SPD ([www.wespath.org/assets/1/7/3502.pdf](http://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](http://wespath.org), under **Retirement**, select "Plans."



# 2024 HealthFlex Plans

	HSA Plans			HRA Plans		B1000
	H2000	H2500	H5000	C2000	C3000	B1000
Health Account Employer Contributions	\$1,000 for 1 person \$2,000 for > 1 person	\$250 for 1 person \$500 for > 1 person	None	\$1,000 for 1 person \$2,000 for >1 person	\$250 for 1 person \$500 for >1 person	None
Deductible You pay all	\$2,000 per person \$4,000 per family	\$2,500 per person \$5,000 per family	\$5,000 per person \$10,000 per family	\$2,000 per person \$4,000 per family	\$3,000 per person \$6,000 per family	\$1,000 per person \$2,000 per family
	If > 1 person is covered the family deductible always applies					
Co-insurance You pay part (Plan pays   You pay)	80%   20%	70%   30%	100%   0%	80%   20%	50%   50%	80%   20%
Out-of-Pocket Max (OOP) After this, plan pays all	\$5,000 per person \$10,000 per family	\$5,000 per person \$10,000 per family	\$5,000 per person \$10,000 per family	\$5,000 per person \$10,000 per family	\$5,000 per person \$10,000 per family	\$5,000 per person \$10,000 per family
Pharmacy Benefit Highlights	Generics \$10 (30 day), \$25 (90 day) <b>after deductible</b>  Preferred brand 30% <b>after deductible</b> (with min/max cost)		You pay 0% <b>after deductible</b>	<b>Generics:</b> \$10 (30 day), \$25 (90 day)  <b>Preferred brand:</b> 30% (with min/max cost)		Generics \$10 (30 day), \$25 (90 day)  Preferred brand 30% ( min/max )

**Deductibles illustrated above assume participant and covered spouse (if applicable) meet Health Check (HC) incentive requirement.**

## UNY CONFERENCE BENEFITS INFORMATION – 2024

### UNDER AGE 65 - ALL HEALTHFLEX PLANS - ADDITIONAL BENEFITS

- Medical Reimbursement Account (Flexible Spending)
- Dependent Care Reimbursement Account (Flexible Spending)
- Health Savings Account (if enrolled in qualified plan)
- Weight Watchers Discounts
- VIRGIN PULSE Walking Program with Cash Incentives

### OVER AGE 65 - VIA BENEFITS - MEDICARE SUPPLEMENTAL AND PRESCRIPTION PLANS

- Must also be enrolled in Medicare Parts A & B
- Conference funded HRA: \$400/month
- Benefits vary by plans chosen

### OVER AGE 65 - ADDITIONAL BENEFITS

- Virgin Pulse walking program with cash incentives
- ESI Employee Assistance Program for over age 65 appointed to a Church
- Blueprint for Wellness screenings

# UNY CONFERENCE BENEFITS INFORMATION – 2024

## EMPLOYEE ASSISTANCE PROGRAM (FOR PART TIME CLERGY/SUPPLY AT LOCAL CHURCHES)

The Conference utilizes ESI Employee Assistance Group to provide EAP services to persons serving less than full time in local churches, including lay supply, AND clergy over age 65.

Services include:

- *Unlimited telephonic counseling*
- *Up to three in-person counseling sessions per issue*
- *Work/Life benefits such as other personal, legal, and financial issues*
- *Self-Help Resources*
- *Personal and Professional Coaching*
- *Lifestyle benefits*
- *Career Development and Training benefits*
- *Wellness Benefits*

## UM LIFE OPTIONS

The Optional Life Insurance Plan provides eligible participants (Clergy on CPP) with the opportunity to purchase life insurance for themselves, their spouse and dependent children. This insurance would be in addition to life insurance coverage the participant receives through CPP.

- Participant can select coverage from a number of death benefit options
- Portable when a participant retires, is terminated. or becomes ineligible
- Accelerated death benefit in the event of a terminal illness
- Billed direct to participant by Unum Insurance

## FINANCIAL PLANNING SERVICES

**Free**, professional financial planning services are offered to participants of the Wespath Benefits and Investments retirement plans by EY Financial Planning Services (800-360-2539).

- Unlimited access to a financial planner
- Planners educated in Wespath retirement plans
- Objective advice on educational expenses, retirement planning, debt management, home ownership, taxes, estate planning
- No products are sold by EY consultants

## Help for minimizing your problems and maximizing your opportunities

We all face problems from time to time. Usually, we can handle them ourselves but sometimes it makes more sense to reach out for help.

That's why your employer provides you and your family with a confidential Employee Assistance Program or EAP, a benefit offering resources and solutions for the problems you encounter. Just as health insurance addresses your physical health, your EAP benefits help with your emotional and mental well-being. And your EAP benefits also include much more than just help for problems – we have a host of benefits and opportunities to help you grow professionally, save money, improve your health, and enhance your personal life! Best of all, because your employer has covered the cost of services, there is no cost to you.



### GETTING THE HELP YOU NEED

Call anytime for confidential assistance. To reach a counselor for any of your EAP needs, call toll free:

**800-252-4555 OR VISIT**  
**[www.theEAP.com](http://www.theEAP.com)**

#### COUNSELING BENEFITS

Help with personal issues from relationships to stress and substance abuse.

#### WORK/LIFE BENEFITS

Assistance for other personal, financial and legal issues.

#### SELF-HELP RESOURCE BENEFITS

Access a vast collection of self-help tools and articles.

#### PEAK PERFORMANCE COACHING

One-to-one telephonic personal & professional coaching.

#### LIFESTYLE SAVINGS BENEFITS

Get negotiated discounts and deals for wellness, shopping, travel & more.

#### PERSONAL DEVELOPMENT & TRAINING BENEFITS

Over 8,000 eLearning opportunities to grow in your work, life, and career.

#### WELLNESS BENEFITS

Coaching, information, and resources to improve your overall wellness.



©2021 ESI Employee Assistance Group

### GETTING HELP IS SIMPLE

Just call **800.252.4555** 24/7 to reach a professional counselor.



## Introducing your Employee Assistance Program

*Get help for problems, grow personally, develop professionally, save money & enhance your life!*

## HOW DOES THE EAP WORK?

Getting the help you need is simple. Call the EAP 24 hours a day, 7 days a week to reach a professional counselor via our toll-free number or log on to our website to access other benefits.

**800-252-4555**  
**www.theEAP.com**

## MORE BENEFITS FOR YOU

Your EAP provides access to more problem-solving solutions and life enhancement benefits than any other EAP. And nearly 99% of those who use the EAP are satisfied with the experience.



## COUNSELING BENEFITS

Many complex issues are best resolved with counseling assistance from a behavioral health professional. You will want to consider calling for help if you encounter problems such as:

- Relationship and family issues
- Depression, stress, or anxiety
- Grief or loss of a loved one
- Eating disorders or substance abuse
- Workplace difficulties

When you call, you connect immediately with a counselor. Each of our experienced counselors has a Masters or Ph.D. level of training. Should you need to be referred to a local counselor for personal visits, we have more than 40,000 providers available to ensure that you will have a counselor near your home or workplace.



## WORK/LIFE BENEFITS

Help for personal, family, financial, and legal issues is available for your everyday work/life problems, including:

- Debt counseling and restructuring
- Legal problems not related to employment or medical concerns
- Childcare and elder care assistance
- Financial information
- Caregiver help and resources
- Real estate and tenant/landlord concerns
- Interpersonal skills with family and co-workers
- Pet Help Center

## SELF-HELP RESOURCES

Access thousands of tools and informative articles covering virtually every problem you might face. You can call or log on to the website to access these benefits. Resources include:

- Behavioral Health - information on everything from alcohol abuse to personal stress
- Financial – articles and tools to help answer your questions and learn money management
- Legal Information - topics ranging from adoption to wills
- Tools for Tough Times - resources to help you do more with less in difficult financial times

## PEAK PERFORMANCE COACHING

Personal and professional coaching is available from senior-level ESI coaches. Get one-to-one telephonic coaching and support, as well as online self-help resources and trainings.

Coaching is available for:

- Certified Financial Coaching
- Balancing Life at Work and Home
- Resilience
- Effective Communication
- Home Purchasing
- Student Debt
- Yoga & Relaxation for Beginners
- Workplace Conflict
- Retirement (Practical & Emotional Aspects)
- Succeeding as a Supervisor

## LIFESTYLE SAVINGS BENEFITS

Your Lifestyle Savings Benefits include thousands of specially negotiated ways to shop, travel, entertain, and improve your health and your quality of life. Explore deals, discounts, and perks from your favorite national brands.

## PERSONAL DEVELOPMENT AND TRAINING BENEFITS

Our online training includes more than **8,000 eLearning courses, trainings, and videos** to help you boost your personal and professional growth. Balance your work, life, and career objectives with the help of tutorials, exercises, and worksheets.

## WELLNESS BENEFITS

The EAP wellness benefit allows you to access information and resources to improve you and your family's overall wellness including stress reduction, fitness, diet and smoking cessation.

- Online Wellness Center
- One-to-One Wellness Coaching from certified coaches for nutrition, weight loss, fitness, reducing stress and quitting tobacco.





UMLifeOptions

## Optional Life Insurance Plan Highlights



The voluntary Optional Life Insurance Plan gives eligible clergy and lay employees the option to purchase additional life insurance coverage. Participants may purchase life insurance to supplement coverage provided through:

- The UMLifeOptions Life Insurance Plan,
- The Comprehensive Protection Plan (CPP)

Participants may elect and pay for Optional Life Insurance coverage. By sponsoring the UMLifeOptions Life Insurance Plan for life coverage, plan sponsors automatically sponsor the Optional Life Insurance Plan for enrolled employees.

Plan sponsors that sponsor the Comprehensive Protection Plan (CPP) for eligible clergy can offer the Optional Life Insurance Plan in conjunction with the Clergy Supplemental Life Insurance Plan or on its own.

Active participants can only elect Optional Life Insurance coverage if:

- They are enrolled in the UMLifeOptions Life Insurance Plan or
- For CPP enrollees, if the plan sponsors elects to sponsor the Optional Life Insurance Plan

*(Active clergy participants do not have to be enrolled in the Clergy Supplemental Life Insurance Plan to be eligible.)*

### Available Coverage Levels

This plan offers the following types and amounts of life insurance benefits, on a guaranteed issue basis (coverage will not be refused for medical reasons during certain enrollment and coverage periods).

### Active Clergy and Lay<sup>1</sup>

#### Death Benefit for Active Participant<sup>2,3</sup>

- Flat-dollar amounts: in increments of \$10,000, up to \$500,000; minimum coverage of \$10,000
- Guaranteed issue: up to \$100,000
- Maximum coverage: \$500,000

#### Spousal Death Benefit<sup>3</sup>

- Flat-dollar amounts: in increments of \$5,000, up to \$100,000; minimum coverage of \$5,000
- Guaranteed issue: up to \$25,000
- Maximum coverage: the lesser of \$100,000 or 100% of participant coverage

#### Child Death Benefit<sup>4</sup>

- Flat-dollar amounts: in increments of \$1,000, up to \$25,000; minimum coverage of \$1,000
- Guaranteed issue: up to \$25,000
- Maximum coverage: the lesser of \$25,000 or 100% of participant coverage

<sup>1</sup> Participants do not have to elect coverage for a spouse or child, but if they do, they must also elect coverage for themselves.

<sup>2</sup> An individual cannot be covered as both a participant and as a dependent. The participant's benefit amount must exceed a dependent's benefit amount.

<sup>3</sup> Reduction in benefit amount payable to 65% at age 70 and 50% at age 75.

<sup>4</sup> A child cannot be covered by more than one participant in the plan.

# Optional Life Insurance Plan Highlights

(continued)

## Additional Plan Features

### Accelerated Death Benefit

Provides payment of up to 50% of the insured's face-value coverage amount, for circumstances in which the insured is terminally ill, with a life expectancy of less than 12 months.

### Portability

Portable coverage may be elected at group rates, allowing active participants, and their covered spouses and dependents to "take the coverage with them" when participants retire, terminate or reduce hours. Covered dependents may also be able to port in the event of divorce from the participant or the participant's death.

### Convertibility

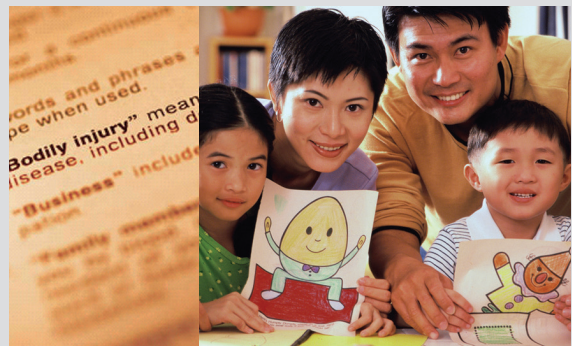
Active participants and their covered spouses and dependents may convert their group coverage to individual whole-life insurance policies without evidence of insurability, if their group coverage ends.

### Waiver of Premium

The life insurance premium may be waived if the participant begins receiving disability benefits.

### Accidental Death and Dismemberment Benefit (Optional)

Provides up to an additional 100% of the face value of the benefit for participants who suffer accidental death or dismemberment. (Available only to insured participants, not dependents, at an additional cost.)





# Wespath

BENEFITS | INVESTMENTS



EY Financial  
Planning Services

a general agency of The United Methodist Church



A man and a woman are jogging together in a park. The man is on the left, wearing a blue zip-up hoodie over a white shirt. The woman is on the right, wearing a light grey zip-up hoodie over a pink top. They are both smiling and looking towards the right. The background is filled with green trees and foliage, suggesting a sunny day in a park.

PROFESSIONAL  
ASSISTANCE FOR YOUR  
FINANCIAL PLANNING  
AT NO ADDITIONAL  
COST.\* NO MATTER HOW  
MUCH HELP  
YOU NEED.

When you invest toward retirement with Wespath, you enjoy the added-value benefit of confidential, professional help from EY at no additional cost.\*

## Your Retirement, Your Values

The easy way to be in charge of your retirement is by investing your retirement savings with Wespath. You can save for retirement through our diversified investment options, with reasonable investment expenses that do not include commissions. The investment options adhere to the Church's *Social Principles*, so you won't have to compromise your values.

We share your values and respond to your needs. That's why we offer benefits such as EY Financial Planning Services. Starting the retirement planning and management process can cause you to ask yourself:

*"How much do I need to save to reach my retirement goals?"*

*"How can I afford to save while making a major purchase like a home or vehicle?"*

*"When can I adjust my contribution amounts?"*

*"How can I manage my debts and expenses so that I can save for retirement?"*

Now you have help to answer those and other questions. You can evaluate your situation with a specially trained professional from EY, an added benefit for investing with Wespath.

# CONFIDENTIAL, UNBIASED GUIDANCE AT NO ADDITIONAL COST

## Financial Matters Matter

EY, a leading global financial services firm, offers objective guidance from qualified financial professionals. You can get assistance with a wide range of issues, including:

- *Starting an effective retirement plan*
- *Purchasing a home*
- *Managing credit card and other debt*
- *Determining how much to save*
- *Financing a college education*
- *Buying a car*
- *Choosing your asset allocation*
- *Purchasing life insurance*
- *Estate planning*
- *Paying for children's education*
- *Understanding tax issues*

Additionally, EY representatives have been specially trained in topics important to our participants:

- *Wespath-administered plans and programs*
- *Clergy housing allowance*

### WHO IS ELIGIBLE?

EY Financial Planning Services are made available by Wespath to:

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

## HOW DOES IT WORK?

### Guidance from financial planners who understand your needs

Whether you just have a specific question or your concern requires an in-depth discussion, your financial planner can provide the personalized guidance you need to develop an action plan. If you don't know where to start, EY professionals are skilled interviewers who can put you on the right track.

### Unlimited phone time

You can call an EY representative as often as you like, and spend as much time on the phone as you need.

### Topic-specific reports for particular goals

Your financial planner will create customized reports on a wide variety of personal financial topics and walk you through the findings.

## ADDITIONAL SERVICES

### EY Website

Get tips on managing your money and expand your knowledge of financial topics on the EY Navigate website at [wspath.eynavigate.com](https://wspath.eynavigate.com). The website offers:

- *Financial planning articles*
- *Webinars*
- *Calculators on a wide range of topics*

### Guidance About LifeStage

Contact EY for guidance about whether LifeStage Investment Management is appropriate for your defined contribution account. This service—another benefit provided at no additional cost\*—automatically invests your accounts in Wespeth's investment funds.



## NO FORMS. NO ENROLLMENT.

EY financial planners DO NOT SELL investment or insurance products. This means you receive unbiased guidance without any of the sales pressure you'd experience from many other financial planners.

Getting started is as easy as making a call to EY at **1-800-360-2539**. An EY representative will start providing guidance immediately. It's that easy!

Or schedule an appointment at **wespath.eynavigate.com**.

You will need your Participant number from Wespath when you call EY or register on their website. To find your participant number on the Benefits Access website at **benefitsaccess.org**, select **Profile > Personal Information Summary**.

### HOW DO I GET STARTED?

Depending on your question, EY may need some information. They can take it over the phone, or you can provide it by fax, e-mail or upload it to the EY website. You may also want to provide them your account information through Benefits Access.

Visit **benefitsaccess.org**—select "**Profile**" from the toolbar, then:

- 1 Choose **EY Authorization**.
- 2 Select the button that reads, "**I authorize EY financial planners to view my Benefits Access account.**" (They can view your account information, but they can't submit transactions. PLUS, you can change this preference at any time.)



# EY Financial Planning Services

**1-800-360-2539**

Business days from 8:00 a.m. - 7:00 p.m., Central  
time.

OR VISIT **WSPATH.EYNAVIGATE.COM**



**Wespath**  
BENEFITS | INVESTMENTS

1901 Chestnut Avenue • Glenview, IL 60025-1604 • 1-800-851-2201 • [wespath.org](http://wespath.org)

© 2019 Wespath Benefits and Investments

4494/052920

# UNY CONFERENCE BENEFITS INFORMATION – 2024

## LOCAL CHURCH LAY EMPLOYEE BENEFITS

### PENSION

2016 **Book of Discipline** Para. 258.2g (12) states that the PPRC shall recommend 100% vested pension benefits of at least 3% of compensation for lay employees who work at least 1040 hours per year

UMPIP is available to local churches for this purpose

Local churches can utilize other options

Churches can contact Wespath directly, or contact the Benefits Office for assistance

### HEALTHCARE

Lay employees working 30 hours per week or more may enroll in HealthFlex

- Local Church must "sponsor" and can require anywhere from 0% to 100% of premium be paid by the employee
- Premiums are based on the actual premium charged to the Conference by HealthFlex, not the "blended rate" charged for clergy
- Plan benefits are the same as the active clergy plan
- Church representative can contact the Benefits Office for information and to obtain a Sub-Adoption Agreement