UNITED METHODISTS
OF UPPER NEW YORK

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

UNY Benefits Summary 2025-2026

For help and information, please visit our NEW Church Chat Video Library on the conference website-a place where we chat about all things Finance, Human resources and Benefits!

https://bit.ly/unychurchchat

The United Methodist Conference Center, 7481 Henry Clay Blvd., Liverpool, NY 13088
(315) 898-2000 · Fax (315) 898-2198 · www.unyumc.org

UNY CONFERENCE BENEFITS INFORMATION – 2026

CLERGY BENEFITS

LOCAL CHURCH LAY EMPLOYEE BENEFITS

UNY CONFERENCE BENEFITS INFORMATION 2026

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)

	Base
Full connection:	$45,818
Provisional:	$44,303
Associate:	$43,345
FT LP completed Course of Study or MDiv	$42,787
FT Local Pastor	$41,273

(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:

Full	Prov	Assoc	FTLP w/MDiv/COS	FTLP	Per year of FTE up to
$687	$665	$650	$642	$619	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 4.0% for 2026 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.
- Full-Time Clergy are eligible for 4 weeks of vacation each year with 5 weeks for those with more than 20 years of full-time equivalent service. The number of Sundays off will correspond at least one-to-one with the number of weeks of vacation.
- As per ¶ 351.1 & 351.2, full-time clergy shall have at least 1 week per year of Continuing Education/Spiritual Growth Leave with the Conference providing up to one more additional week for a total of up to 2 weeks. 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.
- There will be no prescribed sick leave for clergy. Short and long-term disability, and paid family leave, will be provided as needed.
- 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 initial appointment and subsequently as needed.
- Associate, provisional, or members in full connection may request family leave through the Board of Ordained Ministry per ¶354.2b.
- 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 ¶356.

UNY CONFERENCE BENEFITS INFORMATION – 2026

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

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 35% of gross salary with a minimum floor of $10,000 across all appointments

- 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 (35%) added to salary with a minimum floor of $10,000 across all appointments

ELIGIBILITY FOR UNY CONFERENCE BENEFITS - 2026

CLERGY STATUS	Retirement-Church		UMPIP Personal		CPP Death & Disability		Health Insurance/Vision/Dental	
	Eligibility	Cost	Eligibility	Cost	Eligibility	Cost	Eligibility	Cost
Full Members **@ Local Church**								
Full Time	Compass	10.5%CB	O	As deter-mined by the partici-pant; **4% of CB auto-enrolled**; before- tax or after-tax; % of CB or $ amount	Y	3% CB	Y	$15,504/year Per eligible clergyperson (Blended rate - $1292/mo.)
¾ time	Compass	10.5%CB	O		Y	3% CB	N-EAP Only	
½ time	UMPIP	9%CB	O		N		N-EAP Only	
Less than ½ time	N		O		N		N-EAP Only	
Provisional Elders or Associate Members **@ Local Church**								
Full Time	Compass	10.5%CB	O		Y	3% CB	Y	
¾ time	Compass	10.5%CB	O		Y	3% CB	N-EAP Only	
½ time	UMPIP	9%CB	O		N		N-EAP Only	
Less than ½ time	N		O		N		N-EAP Only	
Provisional Deacons **@ local church**								
Full Time	Compass	10.5%CB	O		Y	3% CB	Local church decision	
¾ time	Compass	10.5%CB	O		Y	3% CB		
½ time	UMPIP	9%CB	O		N			
Less than ½ time	N		O		N			
Local Pastors **@ Local Church**								
Full Time	Compass	10.5%CB	O		Y	3% CB	Y	
Part time: 3/4 time or more	Compass	10.5%CB	O		N		N-EAP Only	
Part time: ½ time	UMPIP	9% CB	O		N		N-EAP Only	
Part time: less than ½ time	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	N		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) **parsonage value is 35% of salary with a $10,000 minimum floor

	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**
	HealthFlex	**Via Benefits**		
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	Personify Health Walking Program	Personify Health 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

Quantum Health Coordinators: 833-762-0876
HealthFlex Program of Wespath: 800-851-2201
Via Benefits: 866-249-7785
ESI Employee Assistance Group: 800-225-4555

UNY CONFERENCE BENEFITS INFORMATION – 2026

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, Sunset 12/31/2025)

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 until 12/31/2025.

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.

Compass Plan

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 Compass

	FT at LC or Conf. Staff	¾ Time	½ Time	¼ Time	Sabbatical / or Family Leave	Attend School	Other Voluntary Leaves
Full Members	Y	Y	N	N	N	N	N
Associate Members	Y	Y	N	N	N	N	N
Provisional Members	Y	Y	N	N	N	N	N
Local Pastors	Y	Y	N	N	N	N	N
Elder, Other Denomination	Y	Y	N	N	N	N	N

UNY CONFERENCE BENEFITS INFORMATION – 2026

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. Lifestage Retirement Income
  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

CONTRIBUTIONS

Contributions will be a flat dollar amount (prorated for less than FT), 3% of retirement-based compensation and up to a 4% retirement-based compensation clergy personal contribution match (retirement- based compensation is the sum of cash salary plus housing exclusion and parsonage value/housing allowance) The minimum floor for total appointments is $10,000 for parsonage value.

Example:

Cash Salary	$50,000
Housing Exclusion	+$3,000
Total Cash Salary	$53,000
Parsonage Value (35% of total cash salary)	$18,550
Total Pension Based Compensation	$71,550

Church Contribution into Compass

Church pays 10.5% of Compensation Base; flat dollar amount and 3% of retirement-based compensation goes into the Compass Lifestage Retirement Account and **the remainder pre-funds the up to 4% match for clergy contributions into the Compass DefinedBenefit account**

UNY CONFERENCE BENEFITS INFORMATION – 2026

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
- Billings for personal contributions for the Compass Plan enrollees will be included on the church's monthly statement and must be paid to the conference with the church's monthly remittance
  - Changes to the contribution amounts should be handled in the same manner as enrollments

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 Compass 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.

Wespath
BENEFITS | INVESTMENTS

Clergy Retirement Security Program

At-a-Glance

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

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

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

ELIGIBILITY

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

CRSP FEATURES

- You are automatically enrolled by your plan sponsor.
- You receive account statements quarterly or upon demand.
- Account information is accessible 24/7 through the website (**www.benefitsaccess.org**).
- Representatives are available to answer calls at **1-800-851-2201** 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:

1.25% **x** Denominational Average Compensation (DAC)[1] at retirement **x** years of credited service[2] from 1/1/07 through 12/31/13

\+ 1.00% **x** DAC[1] at retirement **x** years of credited service[2] after 12/31/13

÷ 12

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

[1] *Final compensation substitutes for DAC for periods of service as a bishop.*
[2] *Reduced for less-than-full-time appointments.*

(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 Management, EY Financial Planning Services and LifeStage Retirement Income, please visit 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).

Wespath
BENEFITS | INVESTMENTS

Effective January 1, 2026

Compass: Retirement Plan for U.S. Clergy

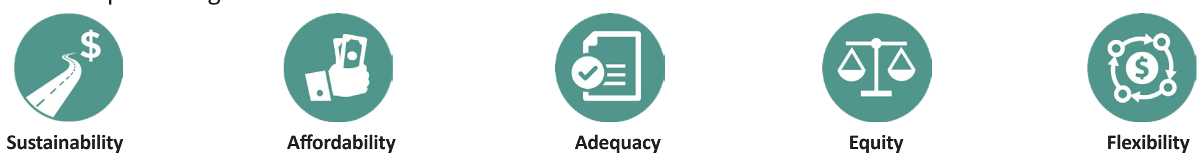
Who is Eligible?

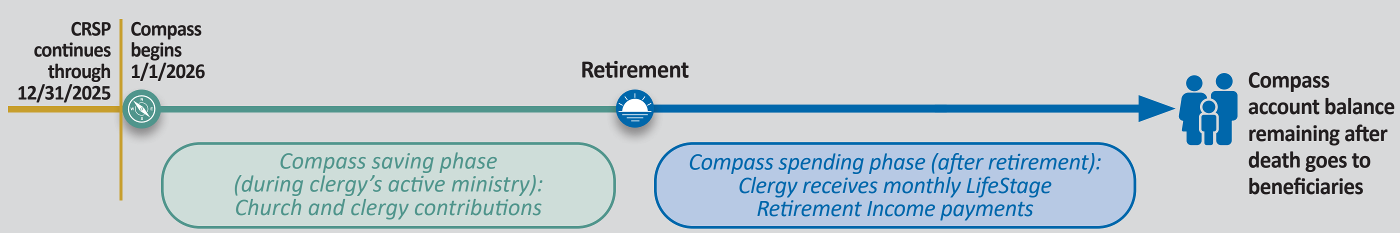
Compass retains the same eligibility rules of the Clergy Retirement Security Program (CRSP), so bishops and full-time clergy who are eligible for CRSP today will be eligible for Compass in 2026.

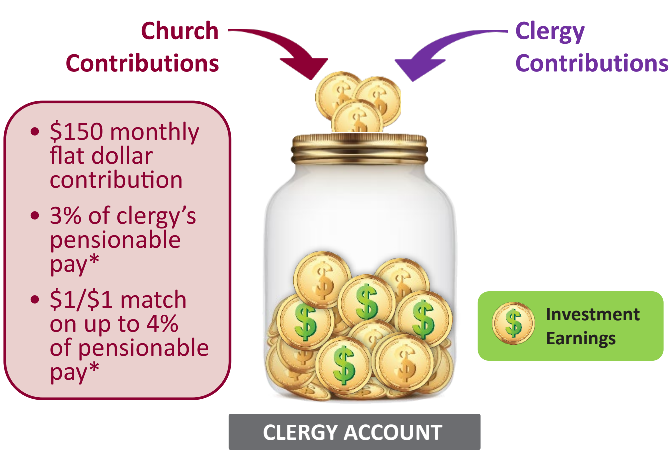
- *Part-time clergy:* Eligibility is based on the annual conference's choice (same rule as under CRSP).
- *Deacons* are treated like any other clergy for purposes of eligibility in Compass. If they are appointed to less than full-time, they will be eligible for Compass if their annual conference chooses to cover clergy at their appointment percentage.

Compass is Designed to:

- Increase **plan sustainability**, ensuring reliable retirement benefits for future generations of clergy
- Balance **affordability** with income **adequacy**
  — Strives to provide sufficient retirement income for clergy, at a predictable cost that is affordable to local churches and annual conferences
- Promote **equity** across different compensation levels with features to help lower-paid clergy
- Provide **flexibility** that:
  — Allows benefits portability for clergy
  — Permits leaving account balance to beneficiaries







Contributions—Building Retirement Savings

Compass is an account-based plan. Both the Church and clergy make contributions.

- The Church ('employer') makes three types of contributions:
  — flat dollar amount
  — pay-dependent amount
  — match on the clergy's contributions
- Clergy are encouraged to contribute at least 4% of pensionable pay to receive the full matching contribution from the Church.

*Pensionable pay is base pay plus either the housing allowance or the deemed value of a parsonage equal to 35% of base pay.

Key Components of the Compass Plan

Denominational Fairness

A flat dollar contribution provides a base level of retirement savings to more fairly distribute benefits than a solely pay-based plan.

Compass provides lower-paid clergy with a higher relative level of income replacement. Clergy will receive a flat dollar contribution of $150 per month, which will increase by 2% each year (in $5 increments).

A flat dollar contribution provides a base account balance.

Helping Clergy with Student Loans

Compass provides matching contributions on qualified student loan payments made by clergy. In essence, the plan treats clergy's student loan payments as if they are clergy contributions, and then provides an appropriate match as if such payments had been clergy contributions to the plan. To receive this match, clergy must certify annually how much they made in student loan payments for that year.

Increased Parsonage Value

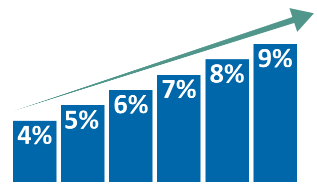
Under Compass, the deemed value of a parsonage is 35% of base pay.

Retirement Income Sufficiency

Automatic features simplify saving for retirement.

- *Automatic enrollment:* Clergy will be automatically enrolled for at least 4% in personal contributions, which qualifies for the full match.
- *Automatic contribution increases:* Helps clergy be financially prepared for retirement.

Automatic features are optional (but highly recommended). Clergy can opt out at any time.



Automatically increases the clergy's contributions at least 1% per year up to a set maximum rate, elected by the conference.

Spending Phase

LifeStage Retirement Income

LifeStage Retirement Income is a required feature for managing the account balance the plan sponsor (i.e., the Church) has contributed to Compass. It is designed to optimize monthly payments to help the account last throughout the clergy's lifetime (and the spouse's lifetime, if applicable). The online tool demonstrates various retirement income scenarios including two optional features.

LifeStage Retirement Income optimizes retirement income for the clergy's lifetime.

Optional Features

- *Social Security Bridge* uses more savings early in retirement so clergy can defer applying for Social Security benefits until their full retirement age or later.
- *Longevity Income Protection* involves the purchase of a deferred annuity that would make payments guaranteed for the rest of your life beginning at age 80.

What happens to defined benefit pensions that have been earned but not yet taken?

Clergy who have earned a pension in the defined benefit plans will retain those benefits. For the Clergy Retirement Security Program defined benefit (CRSP DB), clergy compensation used to determine benefits is the Denominational Average Compensation (DAC). The DAC will continue to increase 2% annually through retirement.

Compass FAQs: https://www.wespath.org/assets/1/7/6089.pdf

UNY CONFERENCE BENEFITS INFORMATION – 2026

UNITED METHODIST PERSONAL INVESTMENT PLAN (UMPIP)

ELIGIBILITY

- All appointed clergy may participate in UMPIP for personal contributions
  - The salary-paying unit for clergy enrolled in Compass must be on record with the Conference Office
  - The salary-paying unit for clergy enrolled in UMPIP must be on record with Wespath as Plan Sponsor
- All licensed, commissioned, or ordained pastors under appointment to a United Methodist Church at 50% to 74% are eligible to participate in UMPIP Church 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 sent to the Conference Office if enrolled in the Compass plan for those clergy appointed 75-100%. Pastor may contribute a percentage of compensation or a flat dollar amount.
- 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 if enrolled in the UMPIP Church plan for those clergy appointed 50-74%. 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 for UMPIP Church enrollment within 15 business days following the end of the month or sent to the Conference Office for Compass enrollment with the church direct billing by the 20th of each 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 for UMPIP Church personal contributions 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 to 74% will be billed by UNY Conference at 9% of pension-based clergy compensation

Churches with clergy appointed 75 to 100% will be billed by UNY Conference at 10.5% 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 for personal contributions for the UMPIP Church Plan enrollees will come from Wespath on a monthly basis and must be paid to Wespath through the Wespath online portal
- Billings for personal contributions for the Compass enrollees will come from the Conference Office on a monthly basis on the church's billing statement and must be paid to the Conference Office with the church's monthly remittance
- If participating, minimum monthly contributions are $1O; maximum contributions are regulated by IRS codes
  - Changes to the contribution amounts should be handled in the same manner as enrollments

INVESTMENTS AND ELECTIONS

- There are multiple investment funds to which you can contribute; information on each is available online at 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.

Wespath
BENEFITS | INVESTMENTS

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 Personal Investment Plan (PIP) is a 403(b) retirement plan administered by Wespath Benefits and Investments (Wespath)—one of the largest faith-based pension funds. PIP 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. You are eligible for plan sponsor contributions once you meet the eligibility requirements set 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[1]
- 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[2]
- 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[3]
- 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: LifeStage Retirement Income, 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**)
- Participant forms and other information available at **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

[1] *Contribution rates may vary for each plan sponsor*
[2] *See* Roth Contribution Guide
[3] *Roth IRAs are not accepted*

UNY CONFERENCE BENEFITS INFORMATION – 2026

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(excluding Medical Leave)
Full Members	Y	Y	N	N	Y (1 yr.)	Y (1 yr.)	Y (1yr.)
Associate Members	Y	Y	N	N	y (1 yr.)	Y (l yr.)	Y (1 yr,)
Provisional Members	Y	N	N	N	y (1 yr.)	Y (1 yr.)	Y (1yr.)
Local Pastors	Y	N	N	N	N	N	N
Elder, Other Denomination	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 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. $16,000 for spouses of active clergy

UNY CONFERENCE BENEFITS INFORMATION – 2026

DIRECT BILLINGS

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

For more finance help and information please visit our NEW Church Chat Video Library on the conference website-a place where we chat about all things Finance, Human Resources and Benefits! Click here: https://bit.ly/unychurchchat

UNY Healthcare Plans

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
- Personify Health 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

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

1901 Chestnut Avenue
Glenview, Illinois 60025-1604
wespath.org

2025 Benefits Amounts for the Comprehensive Protection Plan

The 2025 Denominational Average Compensation (DAC) is $80,003

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

Active and Retired[1] Participant Death Benefits—payable upon the death of an eligible CPP participant in 2025

- Annual surviving spouse benefit less the annuity benefit paid from the Clergy Retirement Security Program (CRSP) and other church related sources: 20% of DAC ($16,000)
- Annual child benefit[2] payable in monthly installments: 10% of DAC ($8,000)
- Annual education benefit[3] payable in equal installments: 20% DAC ($16,000)

Plan Provision	Death Benefit
Active Participants	$50,000
Retired Participant	$24,000
Active/Retired Spouse	$16,000
Active/Retired Surviving Spouse	$12,000
Active/Retired Child[4]	$8,500

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[5].

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)[6]. 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.

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1 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.

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

3 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.

4 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.

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

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

2026 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 If > 1 person is covered the family deductible always applies	$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
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) **after deductible** Preferred brand 30% **after deductible** (with min/max cost)		You pay 0% **after deductible**	**Generics:** $10 (30 day), $25 (90 day) **Preferred brand:** 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 – 2026

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

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.

TotalCare EAP
A division of ESI

GETTING HELP IS SIMPLE

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

TotalCare EAP
A division of ESI

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.

Wespath
BENEFITS | INVESTMENTS

UMLifeOptions

Clergy Supplemental Life Insurance Plan Highlights

The Clergy Supplemental Life Insurance Plan provides life insurance coverage for eligible active and retired clergy, in addition to benefits provided through the Comprehensive Protection Plan (CPP). Plan sponsors elect and pay for the plan.

Eligibility Criteria

Active Clergy

- ***Minimum hours of service:*** Clergy must be enrolled in CPP, and plan sponsors may determine an hours-of-service requirement that is at least 1,170 hours per year or three-quarter- time appointment.
- ***Initial minimum service:*** Plan sponsors may choose a waiting period—the length of employment time before an individual is eligible for coverage; may be immediate or may allow participation after three, six or 12 months of service.
- ***Minimum age:*** Plan sponsors may choose a minimum age before a clergy can be covered—at least 15, 18 or 21 years of age.

Retired Clergy

- ***Length of coverage:*** Clergy must have worked and been covered in the plan for a minimum of at least five years in order to be eligible for coverage in retirement. Plan sponsors may increase eligibility requirement.

Enrollment Criteria

Plan sponsors must cover 100% of their eligible population.

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[1]

Death Benefit[2, 3]

- Flat-dollar coverage amounts: $10,000; $25,000; $50,000; $75,000; $100,000; $125,000; $150,000; $175,000; $200,000 or $250,000
- Maximum coverage: $250,000

Spousal Death Benefit[3]

- Flat-dollar amounts: in increments of $5,000, up to $50,000; minimum coverage of $5,000
- Maximum coverage: The lesser of $50,000 or 100% of participant coverage

Child Death Benefit[4]

- Flat-dollar amounts: in increments of $1,000, up to $10,000; minimum coverage of $2,000
- Maximum coverage: $10,000

Retired Clergy

Death Benefit[3, 5]

- Flat-dollar coverage amounts: in increments of $5,000, up to $50,000; minimum coverage of $5,000
- Maximum coverage: $50,000

[1] Participants do not have to elect coverage for a spouse or child, but if they do, they must also elect coverage for themselves.

[2] 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.

[3] Reduction of benefit amount payable to 65% at age 70 and 50% at age 75.

[4] A child cannot be covered by more than one participant in the plan.

[5] There is no spouse or child coverage available for retirees.

Clergy Supplemental 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 take coverage with them 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.

Survivor Grief and Financial Counseling
Provides telephone-based grief counseling and financial planning assistance (e.g., estate planning and budgeting) to survivors at no-cost.

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.)

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[1]

Death Benefit for Active Participant[2, 3]

- 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[3]

- 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[4]

- 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

[1] Participants do not have to elect coverage for a spouse or child, but if they do, they must also elect coverage for themselves.

[2] 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.

[3] Reduction in benefit amount payable to 65% at age 70 and 50% at age 75.

[4] 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

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.

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

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 **wespath.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 Wespath's investment funds.

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

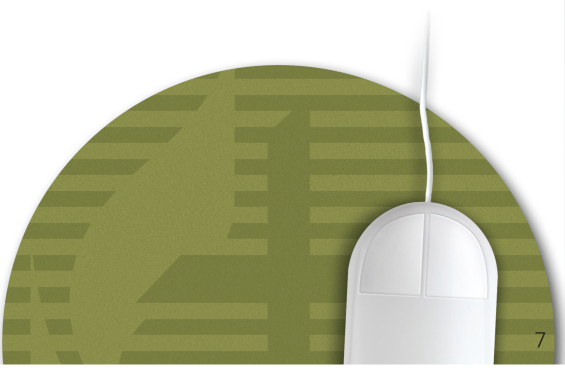
You will need your Participant number from Wespath when you call EY or register on their website. To find your participant number on the Benefits Access website at **benefitsaccess.org**, select **Profile** > **Personal Information Summary**.

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 **WESPATH.EYNAVIGATE.COM**

1901 Chestnut Avenue • Glenview, IL 60025-1604 • 1-800-851-2201 • wespath.org

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UNY CONFERENCE BENEFITS INFORMATION – 2026

LOCAL CHURCH LAY EMPLOYEE BENEFITS

Retirement Income Benefits for Lay Employees

2020/2024 **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 for Lay Employees

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