

**UPPER NEW YORK CONFERENCE  
BENEFIT RATES – 2025**

**Health Insurance:** Below are amounts billed per full time clergy person

RATES CHARGED TO LOCAL CHURCHES	Single	Two Person	Family (3 or more)
Participating Premium – Annual	\$15,120		
Participating Premium – Monthly	\$1260		
Pastor’s Annual Personal Contribution	Single, Two-Person or Family		
All HealthFlex Plans	Elections over premium credit amount		

**Pension (CRSP):** Amounts billed per clergy person appointed 75% or more (based on all churches served) and enrolled; mandatory enrollment for full time

- 13.8% of Clergy Compensation (salary plus housing)

**Pension (UMPIP-Church):** Amounts billed per clergy person appointed 50% (based on all churches served) and automatically enrolled

- 9% of Clergy Compensation (salary plus housing)

**Long Term Disability & Death Benefit (CPP):** Amounts billed per clergy person appointed full time, and 75% if an elder, provisional member or associate member

- 3% of Clergy Compensation (salary plus housing)

**Short Term Disability & Workers Compensation:** Statutory coverage provided through the multi-peril insurance program premiums