



Baltimore-Washington Conference

The United Methodist Church

OFFICE OF HUMAN RESOURCES AND BENEFITS

WWW.BWCUMC.ORG

TEL. 410-309-3400 | 800-492-2525

Memorandum

To: Pastors, Finance Chairs, S/PPRC Chairs, and Treasurers

From: Frances Tagoe, Director, Human Resources & Benefits

Date: July 1, 2020 – revised September 14, 2020

Re: **2021 Pension Information and HealthFlex Premiums**

As you begin to prepare your budgets for the 2021 fiscal year, the following information for pension and health benefits may be helpful to calculate the pastor’s benefits. If you have any questions, please call the benefits office at the number above.

Clergy Retirement Security Plan (CRSP) and **Comprehensive Protection Plan (CPP)** is based on a percentage of “plan compensation” (plan compensation is the “cash salary¹” plus “other compensation items paid by the church on behalf of the Pastor²” plus either the housing allowance or 25% of cash salary for living in the parsonage). ³ **United Methodist Personal Investment Plan (UMPIP)** is an optional plan (personal savings). ⁴ Calculation/Billing for these pension plans is as follows:

CRSP - Defined Contribution (DC)	3% of Plan Compensation
CRSP - Defined Benefit (DB)	11% of Plan Compensation--limited by the Denominational Average Compensation (DAC) 2021 = \$74,199
CPP (death & disability benefit)	3% of Plan Compensation – Fulltime Members limited by 2xDAC=\$148,398 Part Time Local Pastors – Not eligible
UMLifeOptions	3% of Plan Compensation--Death & disability benefits for Full Members appointed to 50% or 25%
UMPIP (personal savings - optional)	Clergy MUST contribute at least 1% of Plan Compensation to be eligible for the CRSP match.

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

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

³ UMPIP is an optional benefit and we strongly encourage Pastors to participate.

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

**BALTIMORE-WASHINGTON CONFERENCE
2021 HEALTHFLEX EXCHANGE RATE SHEET FOR CLERGY**

THESE ARE MEDICAL PLAN TYPE RATES ONLY. RATES DOES NOT INCLUDE DENTAL AND/OR VISION. SEE BELOW FOR DENTAL AND VISION RATES						
	MEDICAL PLAN TYPE					
	B1000	BWC DEFAULT PLAN C2000 with HRA	C3000 with HRA	H1500 with HSA	H2000 with HSA	H3000 with HSA
Health Account with Medical Plan Type						
DEDUCTIBLES	\$1000/\$2000	\$2000/\$4000	\$3000/\$6000	\$1500/\$3000	\$2000/\$4000	\$3000/\$6000
Co-Pays and Co-Insurance	(Co-Pays)	Co-Ins 80%/20%	Co-Ins 50%/50%	Co-Ins 80%/20%	Co-Ins 70%/30%	Co-Ins 40%/60%
Health Reimbursement Account (HRA)	Not applicable	\$1000/\$2000	\$250/\$500	Not applicable	Not applicable	Not applicable
Health Savings Account (HSA)	Not applicable	Not applicable	Not applicable	\$750/\$1500	\$500/\$1000	\$0/\$0
FLEXIBLE SPENDING ACCOUNTS: optional - payroll deduction						
- Medical Reimbursement Account (MRA)	\$300 - \$2700	\$300 - \$2700	\$300 - \$2700	\$300 - \$2700	\$300 - \$2700	\$300 - \$2700
- Dependent Care Account (DCA)	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000
HEALTH SAVINGS ACCOUNT (HSA) - payroll deduction	Not applicable	Not applicable	Not applicable	\$3,550/\$7,100	\$3,550/\$7,100	\$3,550/\$7,100
TIER TYPE	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium
Clergy Participant Only	\$113.00	\$83.00	\$15.00	\$81.00	\$49.00	\$11.00
Clergy Participant + 1 (1+1=2)	\$385.00	\$330.00	\$181.00	\$317.00	\$251.00	\$59.00
Clergy Participant/Family (3 or more)	\$549.00	\$466.00	\$358.00	\$453.00	\$359.00	\$90.00
GRANDFATHERED TIER TYPE prior to 1/1/2017	GRANDFATHERED premium - default plan only					
Clergy Participant + Child/Children		\$236.00				
Clergy Couples with Child/Children in the default plan - contact Benefits office		\$236.00 + \$83.00				
Prior to 1/1/2017, PARTICIPANTS with a Participant/Child or Participant/Children coverage were <u>grandfathered</u> in the <u>DEFAULT plan</u> . If you terminate your dependent coverage and then have to re-enroll a dependent, or if you switch to another plan you will be enrolled in the new tier type.						
Church Rate per eligible Clergy for All Plans	\$860	\$860	\$860	\$860	\$860	\$860
DENTAL PLANS - 2021 RATES						
DENTAL (CIGNA DENTAL) - optional	Participant	Participant +1	Participant + Family			
Dental Passive 2000	\$20.00	\$45.00	\$63.00			
Dental PPO	\$11.00	\$25.00	\$35.00			
Dental HMO	\$7.00	\$15.00	\$21.00			
VISION PLANS - 2021 RATES						
VISION (VSP) - optional	Participant	Participant +1	Participant + Family			
Premier Vision	\$14.16	\$22.94	\$36.38			
Full Vision	\$8.08	\$13.06	\$20.64			
Exam Core	\$0.00	\$0.00	\$0.00			
DENTAL AND VISION BENEFITS ARE OPTIONAL. IF SELECTED, THE DENTAL/VISION RATES WILL BE ADDED TO THE MEDICAL RATE FOR THE TOTAL MONTHLY HEALTHFLEX PREMIUM						

Acronyms
CDHP - Consumer Driven Health Plan
HDHP - High Deductible Health Plan
HRA - Health Reimbursement Accounts
MRA - Medical Reimbursement Account
DCA - Dependent Care Account
HSA Health Savings Account