



# 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:** Francess Tagoe, Director of Human Resources & Benefits  
**Date:** July 11, 2022  
**Re:** **2023 Pension Information and HealthFlex Premiums**

As you begin to prepare your budgets for the 2023 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 410-309-3430.

**Clergy Retirement Security Plan (CRSP)** and **Comprehensive Protection Plan (CPP)** is based on a percentage of "plan compensation" (plan compensation is the "cash salary<sup>1</sup>" plus "other compensation items paid by the church on behalf of the Pastor<sup>2</sup>" plus either the housing allowance or 25% of cash salary for living in the parsonage). <sup>3</sup> **United Methodist Personal Investment Plan (UMPIP)** is an optional plan (personal savings). <sup>4</sup> Calculation/Billing for these pension plans is as follows:

CRSP - Defined Contribution (DC)	3% of Plan Compensation
CRSP - Defined Benefit (DB)	<b>11% of Plan Compensation--limited by the Denominational Average Compensation (DAC) 2023 = \$76,221</b>
CPP (death & disability benefit)	3% of Plan Compensation – Fulltime Members <b>limited by 2xDAC=\$152,442</b> . <i>Part Time Local Pastors – Not eligible</i>
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.

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<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> UMPIP is an optional benefit, and we strongly encourage Pastors to participate.

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

**BALTIMORE-WASHINGTON CONFERENCE  
2023 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						
<div>Health Account with Medical Plan Type</div> <div>DEDUCTIBLES</div> <div>Co-Pays and Co-Insurance</div> <div>Health Reimbursement Account (HRA)</div> <div>Health Savings Account (HSA)</div> <div>FLEXIBLE SPENDING ACCOUNTS: <i>optional - payroll deduction</i></div> <div>- Medical Reimbursement Account (MRA)</div> <div>- Dependent Care Account (DCA)</div> <div>HEALTH SAVINGS ACCOUNT (HSA) - <i>payroll deduction</i></div>	MEDICAL PLAN TYPE					
		BWC DEFAULT PLAN				
	B1000	C2000 with HRA	C3000 with HRA	H1500 with HSA	H2000 with HSA	H3000 with HSA
	\$1000/\$2000	\$2000/\$4000	\$3000/\$6000	\$1500/\$3000	\$2000/\$4000	\$3000/\$6000
	(Co-Pays)	Co-Ins 80%/20%	Co-Ins 50%/50%	Co-Ins 80%/20%	Co-Ins 70%/30%	Co-Ins 40%/60%
	Not applicable	\$1000/\$2000	\$250/\$500	Not applicable	Not applicable	Not applicable
	Not applicable	Not applicable	Not applicable	\$750/\$1500	\$500/\$1000	\$0/\$0
	\$300 - \$2850	\$300 - \$2850	\$300 - \$2850	\$300 - \$2850	\$300 - \$2850	\$300 - \$2850
	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000
	Not applicable	Not applicable	Not applicable	\$3,650/\$7,300	\$3,650/\$7,300	\$3,650/\$7,300
TIER TYPE	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium
Clergy Participant Only	\$123.00	\$93.00	\$25.00	\$88.00	\$56.00	\$16.00
Clergy Participant + 1	\$395.00	\$340.00	\$191.00	\$327.00	\$258.00	\$66.00
Clergy Participant/Family (3 or more)	\$559.00	\$476.00	\$368.00	\$463.00	\$369.00	\$100.00
GRANDFATHERED TIER TYPE prior to 1/1/2017	GRANDFATHERED premium - default plan only					
Clergy Participant + Child/Children		\$246.00				
Clergy Couples with Child/Children in the default plan - contact Benefits office		\$246.00 + \$93.00				
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	\$890	\$890	\$890	\$890	\$890	\$890
DENTAL PLANS - 2023 RATES				<div>Acronyms</div> <div>CDHP - Consumer Driven Health Plan</div> <div>HDHP - High Deductible Health Plan</div> <div>HRA - Health Reimbursement Accounts</div> <div>MRA - Medical Reimbursement Account</div> <div>DCA - Dependent Care Account</div> <div>HSA Health Savings Account</div>		
CIGNA DENTAL (a subsidized benefits) - optional	Dental Passive 2000	Dental PPO	Dental HMO			
Participant	\$25.00	\$16.00	\$8.00			
Participant +1	\$49.00	\$32.00	\$15.00			
Participant + Family	\$74.00	\$49.00	\$26.00			
VISION PLANS - 2023 RATES						
VSP VISION - optional	Premier Vision	Full Vision	Exam Core			
Participant	\$14.16	\$7.96	\$0.00			
Participant +1	\$22.94	\$12.86	\$0.00			
Participant + Family	\$36.38	\$20.34	\$0.00			
IF SELECTED, THE DENTAL/VISION RATES WILL BE ADDED TO THE MEDICAL RATE FOR THE TOTAL MONTHLY HEALTHFLEX PREMIUM						

<b>Acronyms</b>
CDHP - Consumer Driven Health Plan
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HRA - Health Reimbursement Accounts
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DCA - Dependent Care Account
HSA Health Savings Account