Baltimore-Washington Conference
The United Methodist Church

2022
AT-A-GLANCE
BENEFITS INFORMATION
FOR CLERGY
&
LOCAL CHURCH

The purpose of this booklet is to provide you with at-a-glance information on benefits that the Baltimore-Washington Conference offers to our churches for their appointed clergy and local church lay employees. The goal is to prepare an easy-to-read document and a place that almost everything about the Conference's available benefits is at your fingertips. A complete interpretation of each type of benefit can be found either in the Summary of Plan Description (SPD) or a complete Plan Document of each benefits plan.

Should you have any questions concerning any of the information found in this booklet, or to request a complete description of each plan, please contact a member of the Human Resources and Benefits Office at benefitsoffice@bwcumc.org.

Peace and Blessings,

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BWC Schedule for Total MINIMUM Compensation Requirements

These requirements apply to all clergy under full-time appointment in the BWC, including those who are part of a clergy couple.

Schedule for 2022 FULL-TIME total MINIMUM Clergy Base Salary	
Base Cash Salary	Equitable Comp Base Salary[1] (plus service increment as appropriate – see chart on conference website)
Housing	Conference Standard or parsonage
Pension	17% of Total Compensation
Health Care Premiums	Per conference contracts[2]
Professional Reimbursements	Conference Standard[3]

Schedule for Clergy Support		Minimum Attendance Targets[4]
Full-time minimum total (40-51 hours)	Full-time	100
¾ Time appointment (30-35 hours)	¾ Time	75
½ Time appointment (20-25 hours)	½ Time	50
¼ Time appointment (10-15 hours)	¼ Time	30

TOTAL CHURCH OBLIGATION FOR CLERGY BASED ON A FULL-TIME APPOINTMENT *No pastor's salary can be decreased as a result of this chart, as long as they retain their current appointment*	
	MEDICAL AND PENSION MANDATORY
APPOINTMENT	FULL-TIME
Minimum Attendance Targets[4]	100
Minimum Base Cash Salary	$46,592.00
Recommended Housing Allowance	$20,771.00
Pension	$11,451.71
Medical	$10,320.00
Reimbursement	$4,100.00
TOTAL CHURCH OBLIGATION FOR CLERGY	**$93,234.71**

1 Full-time salary minimum is based on the Equitable Compensation Commission's Clergy Salary Table. A chart of the appropriate minimum salary table for the current year can be found on the conference website.

2 See Eligibility Chart on the conference website.

3 See BWC Council on Finance and Administration/Equitable Compensation Criteria on the conference website

4 Worship attendance minimums are approximate. They must be weighed against the financial status of the congregation and whether the minimum number is able to meet the financial needs of the congregation. Note that there are congregations with 100 in attendance that cannot support a full-time package.

Other Considerations

- All full-time clergy appointed to a full-time charge shall be provided either a parsonage or a housing allowance
- When a parsonage is provided, Wespath Benefits and Investments requires that it be valued at 25% of base salary for pension benefit computation purposes.
- A pastor living in a parsonage may have a Housing Exclusion; a pastor living in his/her own home may take advantage of a Housing Exclusion in addition to a Housing Allowance. This can be accomplished by passing a resolution designating an amount greater than the housing allowance listed on the compensation package.

2022 BWC Minimum Compensation Requirements – HR & Benefits Office

BALTIMORE-WASHINGTON CONFERENCE

EQUITABLE COMPENSATION COMMISSION

2022 MINIMUM CLERGY SALARY TABLE

Base Cash Salary	Year Received	Years Served	Increment Earned	Individual Equitable Base	TOTAL COMP (Base Cash Salary + Housing Allowance)
$46,592	2022	0	$0	$46,592	$67,363
$46,592	2021	1	$250	$46,842	$67,613
$46,592	2020	2	$500	$47,092	$67,863
$46,592	2019	3	$750	$47,342	$68,113
$46,592	2018	4	$1,000	$47,592	$68,363
$46,592	2017	5	$1,250	$47,842	$68,613
$46,592	2016	6	$1,500	$48,092	$68,863
$46,592	2015	7	$1,750	$48,342	$69,113
$46,592	2014	8	$2,000	$48,592	$69,363
$46,592	2013	9	$2,250	$48,842	$69,613
$46,592	2012	10	$2,500	$49,092	$69,863
$46,592	2011	11	$2,750	$49,342	$70,113
$46,592	2010	12	$3,000	$49,592	$70,363
$46,592	2009	13	$3,250	$49,842	$70,613
$46,592	2008	14	$3,500	$50,092	$70,863
$46,592	2007	15	$3,750	$50,342	$71,113

Credit for part-time service =

_____ (years of service) X _____ (percentage of full-time,i.e., 25%, 50% or 75%)

Equitable compensation grants are given to support clergy salary and are not to be used for other expenses including housing allowance, reimbursement, or church expenses.

All housing allowances paid by the local church in excess of $20,771 shall be considered as salary for the purpose of determining equitable compensation eligibilty.

BWC Clergy Benefit Eligibility Chart –2022

	PENSION: CLERGY RETIREMENT SECURITY PLAN (CRSP)		COMPREHENSIVE PROTECTION PLAN (CPP) or UMLife Option (death & disability benefits)		PERSONAL INVESTMENT: UMPIP
	CRSP-Defined Benefit (DB) = 11% of Plan Compensation limited by the DAC =$75,570 for 2022		DAC - Denominational Average Compensation		
	CRSP-Defined Contribution (DC) =3% (2% + 1%) match of Plan Compensation to receive the match clergy must participate in UMPIP				
CLERGY STATUS ~ FULL MEMBER, PROVISIONAL MEMBER, ASSOCIATE MEMBER, MEMBER OF ANOTHER METHODIST DENOMINATION					
FULL/PROVISIONAL, & ASSOCIATE MEMBERS	CRSP		CPP/UMLifeOptions		UMPIP
Full Time (MEDICAL REQUIRED) 3/4 time (MEDICAL REQUIRED) *Medical optional for Deacons*	REQUIRED	DB=11% of Plan Compensation - limited by the DAC $75,570 DC=3% of Plan Compensation	CPP REQUIRED	3% of Plan Compensation	OPTIONAL - Conference strongly encouraged 1% of clergy plan compensation to receive the match
1/2 time (MEDICAL NOT ELIGIBLE)	REQUIRED	DB=11% of Plan Compensation - limited by the DAC $75,570 DC=3% of Plan Compensation	UMLifeOptions REQUIRED	3% of Plan Compensation	
1/4 time (MEDICAL NOT ELIGIBLE)	NOT ELIGIBLE	N/A	UMLifeOptions REQUIRED	3% of Plan Compensation	OPTIONAL
LOCAL PASTORS & MEMBERS OF OTHER NON-METHODIST DENOMINATION					
LOCAL PASTORS, MEMBERS OF A NON-METHODIST DENOM.	CRSP		CPP/UMLifeOptions		UMPIP
Full Time (MEDICAL REQUIRED)	REQUIRED	DB=11% of Plan Compensation - limited by the DAC $75,570 DC=3% of Plan Compensation	CPP REQUIRED	3% of Plan Compensation	OPTIONAL - Conference strongly encouraged 1% of clergy plan compensation to receive the match
3/4 time (MEDICAL REQUIRED)	OPTIONAL – waiver form must be completed by Clergy	DB=11% of Plan Compensation - limited by the DAC $75,570 DC=3% of Plan Compensation	NOT ELIGIBLE	N/A	
1/2 time (MEDICAL NOT ELIGIBLE)	OPTIONAL – waiver form must be completed by Clergy	DB=11% of Plan Compensation - limited by the DAC $75,570 DC=3% of Plan Compensation	NOT ELIGIBLE	N/A	
1/4 time (MEDICAL NOT ELIGIBLE)	NOT ELIGIBLE	N/A	NOT ELIGIBLE	N/A	OPTIONAL

BENEFITS ARRANGEMENT FOR LEAVE STATUS				
CLERGY STATUS	**PENSION**	**CPP** death & disability	**MEDICAL**	**UMPIP**
SABBATICAL LEAVE (Full Member & Associate Member only)	NOT ELIGIBLE	NOT ELIGIBLE	Optional - 1 year	NOT ELIGIBLE
ATTEND SCHOOL (Full Member & Associate Member only)	NOT ELIGIBLE	NOT ELIGIBLE	Optional - 1 year	NOT ELIGIBLE
MEDICAL LEAVE (Full Member, Provisional Member & Associate Member)	NOT ELIGIBLE	NOT ELIGIBLE	Optional - 1 year	NOT ELIGIBLE
MEDICAL LEAVE WITH CPP BENEFITS	Eligible per CPP plan document	Eligible per CPP plan document	COVERED - based on Years of Service	Optional - per CPP plan document
VOLUNTARY LEAVE: PERSONAL & FAMILY (Full Member, Provisional Member & Associate Member)	NOT ELIGIBLE	NOT ELIGIBLE	Optional - 1 year	NOT ELIGIBLE
INVOLUNTARY LEAVE (Full Member, Provisional Member & Associate Member)	NOT ELIGIBLE	NOT ELIGIBLE	Optional - 1 year	NOT ELIGIBLE
TRANSITIONAL LEAVE (FM, PM, AM, FD, PD)	NOT ELIGIBLE	NOT ELIGIBLE		
MILITARY LEAVE - BENEFITS THROUGH THE MILITARY - BWC BENEFITS WILL BE REINSTATED UPON RETURN	NOT ELIGIBLE	NOT ELIGIBLE	MILITARY BENEFITS	NOT ELIGIBLE

OPTIONAL CATEGORY IN THIS SECTION IS THE RESPONSIBILITY OF THE PARTICIPANT - PAID ON A "SELF PAY" BASIS and PAID IN ADVANCE - see Benefits Office for more information

OTHER APPOINTMENT	CRSP	CPP	UMPIP
CERTIFIED LAY MINISTERS, LAY HIRE, RETIRED CLERGY – NOT ELIGIBLE FOR MEDICAL	NOT ELIGIBLE	NOT ELIGIBLE	NOT ELIGIBLE
EXTENSION MINISTRY*	NOT ELIGIBLE	NOT ELIGIBLE	NOT ELIGIBLE
DIACONAL, CONSECRATED*	NOT ELIGIBLE	NOT ELIGIBLE	NOT ELIGIBLE

*BENEFITS ARE ARRANGED THROUGH THE SALARY PAYING UNIT (EMPLOYER)

MEDICAL – HEALTHFLEX EXCHANGE ELIGIBILITY	
Full Time & 3/4 Time	REQUIRED
1/2 Time & 1/4 Time	NOT ELIGIBLE
DEACONS	Check with Benefits Office
LAY HIRE or INTERIM APPOINTMENT	NOT ELIGIBLE - check with Benefits Office for other options

HEALTHFLEX EXCHANGE (BWC Health Plan)

HealthFlex Exchange is the conference-sponsored health care program issued by UnitedHealthcare, in partnership with Wespath Benefits and Investments.

HealthFlex Exchange benefits include:

- **Medical coverage** (Six Plan Types: B1000/C2000 with HRA/C3000 with HRA/H1500 with HSA/H2000 with HSA/H3000) provided by **UnitedHealthcare PPO** (UHC ID Card).
- **Prescription Drug** coverage provided by **OptumRx** (information on the UHC ID card)
- **Optional Dental coverage** (Three Dental Plans) provided by **CIGNA**: no ID card issued by CIGNA, Plan ID 2464058
- **Optional Vision coverage** (Three Vision Plans) provided by **VSP**: no ID card issued by VSP

Flexible Spending Account (Optional) payroll deduction

- Medical Reimbursement Account (MRA) allows you to set aside **$300 to $2,850** of your compensation annually on a pre-tax basis to be reimbursed for certain eligible medical expenses.
- Dependent Care Account (DCA) allows you to set aside **$300 to $5,000** of your compensation annually on a pre-tax basis to be reimbursed for certain eligible dependent day care expenses.

Health Savings Account (Optional) payroll deduction

- Health Saving Accounts are available to participants enrolled in the H1500, H2000 or H3000 plans. Maximum contribution for individual is **$3,650** and for couples/family is **$7,300**.

OTHER BENEFITS THROUGH HEALTHFLEX

Health Team (Wespath Representatives)

The representatives on the Health Team at Wespath advocate for you and can help you manage your HealthFlex benefits. The Health Team is your resource for plan information. Health Team representatives are available at 1-800-851-2201, Monday through Friday from 8:00 a.m. to 6:00 p.m., Central time.

Wellness

- In addition to your medical benefits, you have access to lifestyle management programs, health coaching, disease management programs, Weight Watchers memberships at reduced rates and extensive information. Visit your Benefits Access site for more information.

Employee Assistance Program (EAP)

- The Employee Assistance Program (EAP) is provided through United Behavioral Health (UBH) for your use in dealing with such matters as work-life balance, substance abuse, stress management, family counseling, financial advice, legal assistance and other concerns. You can find more about the EAP at the UBH site at www.liveandworkwell.com/member or by calling the toll-free number 1-866-881-6800.

Early Detection and Disease Prevention

- HealthCheck - health risk assessment **- must be completed annually to avoid a higher deductible.**
- Health coaching **1-866-302-5742**
- MDLIVE Telemedicine **1-888-750-4991**
- Optum NurseLine **1-800-475-7923**
- Annual Wellness Exam or General Physical paid by the plan at 100%
- Blueprint for Wellness health screening (provider is Quest Diagnostic)

Physical Vitality

- **Virgin Pulse physical activity program**
- **Weight Watchers®**

DIRECT BILLINGS

Participant Premiums

- Based on coverage type. Participant's portion are to be deducted from their salary and it is recommended that deductions be made on a pre-tax basis.

Church Premiums

- Churches are billed at a flat monthly fee.

See Rate Sheet on page 11 for more information.

Comprehensive information, including your Plan Documents, are available on your Benefits Access webpage, under Health.

BALTIMORE-WASHINGTON CONFERENCE

2022 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					
		BWC DEFAULT PLAN				
Health Account with Medical Plan Type	B1000	C2000 with HRA	C3000 with HRA	H1500 with HSA	H2000 with HSA	H3000 with HSA
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 ACOUNTS: *optional - payroll deduction*						
- Medical Reimbursement Account (MRA)	$300 - $2850	$300 - $2850	$300 - $2850	$300 - $2850	$300 - $2850	$300 - $2850
- 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	$3,650/$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	$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 grandfathered in the DEFAULT plan. 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 - 2022 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 - 2022 RATES			
VISION *(VSP) - optional*	Participant	Participant +1	Participant + Family
Premier Vision	$14.16	$22.94	$36.38
Full Vision	$7.96	$12.86	$20.34
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

PENSION BENEFITS

Clergy Retirement Security Program (CRSP)

CRSP is a retirement plan administered by Wespath Benefits and Investments. It is a "church plan" in accordance with the Internal Revenue Code. CRSP is a benefit that is paid by the church for the clergy and is determined based on plan compensation. Plan compensation is cash salary plus housing allowance or cash salary plus 25% of cash salary for pastors living in a parsonage. For the purpose of calculating the pension benefit premium - 25% of cash salary is the value of parsonage.

CRSP is divided into two components, CRSP-DB and CRSP-DC.

- **Defined Benefit** (DB) provides a monthly retirement benefit that is calculated using the following formula = 1.25%xDAC at retirement, multiply by years of credited service (reduced for less than full time appointment) divide by 12 from 1/1/07 through 12/31/13.
- **Defined Benefit** (DB) provides a monthly retirement benefit that is calculated using the following formula = 1.00%xDAC at retirement, multiply by years of credited service (reduced for less than full time appointment) divide by 12 after 12/31/13.
- **Defined Contribution** (DC) provides convenient distribution options at retirement. This includes a lump-sum distribution, partial distributions or a series of regular payments called "cash installment."

Eligibility:

- See Eligibility Chart on pages 6 – 7.
- See CRSP At-A-Glance on pages 12 – 14.

DIRECT BILLINGS

CRSP-DB

- 11% of plan compensation LIMITED by the DAC for the year will be billed to churches with eligible clergy to pre-fund the Defined Benefit Annuity.

CRSP-DC

- 3% of plan compensation will be billed to churches with eligible clergy - 2% of of the 3% will go directly into pastor's account. What happens to the remaining 1%?
- To be eligible for the remaining 1%, pastors must contribution at least 1% of their plan compensation into UMPIP to receive the 1% match.

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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.*

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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.
- EY Financial Planning Services assists you with financial planning and investment needs.
- LifeStage Retirement Income automatically issues monthly benefit payments from your DC account that are intended to last your lifetime.**

For more information about LifeStage Investment 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.

** Lifetime payments are not guaranteed (for example, in the event of extreme market conditions or longevity).

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 70½.

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WELFARE BENEFITS

Comprehensive Protection Plan (CPP)

The Comprehensive Protection Plan (CPP) provides welfare benefits including disability and death benefits for clergy and their surviving spouse, if any. CPP is a benefit that is paid by the church for the clergy.

Disability Benefit:

- There is no waiting period for any eligible CPP participants.
- If approved for CPP Medical Leave, the benefit is equal to 70% of total compensation at the time of disability, less any Social Security benefits.
- The Plan (CPP) will make contributions to your CRSP-DC pension account while disabled.

Death Benefit:

- $50,000 for active clergy, 20% of DAC for spouses of active clergy.

Eligibility:

- See Eligibility Chart on pages 6 - 7
- See CRSP At-A-Glance on pages 12 - 14

See CPP Summary Plan Description for more information.

DIRECT BILLINGS

- 3% of total compensation will be billed to churches with eligible clergy.
- The monthly pension statement includes CPP billing.

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Comprehensive Protection Plan

At-a-Glance

Generally, you are eligible to participate in the Comprehensive Protection Plan (CPP) if your conference or salary-paying unit sponsors the plan and you satisfy the eligibility requirements which include full-time episcopal appointment and plan compensation equal to or greater than 25% of the Denominational Average Compensation (DAC). Plan sponsors can elect to cover three-quarter time clergy. Other eligibility rules may apply.

The Comprehensive Protection Plan (CPP) provides death, long-term disability and other survivor benefits for you and your family. The plan is administered by Wespath Benefits and Investments.

Plan Features

- Benefits are payable upon the death of an active or retired participant, his or her spouse or surviving spouse, and his or her children under the age of 19. Benefits also may be payable for a child over the age of 19 if the child was disabled prior to age 19, or if the child was receiving a surviving child educational benefit.
- Supplemental benefits for surviving spouses may be available upon the death of an active participant.
- Educational benefits for surviving children may be available upon the death of an active or retired participant.
- Comprehensive disability benefits include:
  - monthly benefit payments,
  - annual increases,
  - continued retirement contributions,
  - enhanced return to work program, and
  - assistance with application for Social Security disability benefits.
- For additional information, please review the CPP summary plan description.

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wespath.org

2022 Benefits Amounts for the Comprehensive Protection Plan

The 2022 Denominational Average Compensation (DAC) is $75,570

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 Participant Death Benefits—payable upon the death of an eligible active CPP participant in 2022

- Participant: $50,000, payable in 12 monthly installments or one lump sum
- Spouse of active participant: 20% of DAC in the year of death ($15,114 if death occurs in 2022)
- Surviving spouse of active participant: 15% of DAC in the year of death ($11,336 if death occurs in 2022)
- Child of active participant: 10% of DAC in the year of death ($7,557 if death occurs in 2022)
- Annual surviving spouse benefit of $15,114, less the annuity benefit payable from the Clergy Retirement Security Program (CRSP) and other Church-related sources
- Annual surviving child benefit of $7557, payable in 12 monthly installments[1]
- Annual surviving child educational benefit up to $15,114, payable in equal installments[2]

Retired Participant Death Benefits[3]

Plan Provision	Clergy Who Retire Before January 1, 2013[4]	Clergy Who Retire January 1, 2013 or Later[5]
Death of retired participant	**30% of DAC in the year of death** (for 2022: $22,671)	**$20,808**
Death of retiree's spouse	**20% of DAC in the year of death** (for 2022: $15,114)	**$15,606**
Death of retiree's surviving spouse	**15% of DAC in the year of death** (for 2022: $11,336)	**$10,404**
Death of retiree's child[6]	**10% of DAC in the year of death** (for 2022: $7,557)	**$8,323**
Annual surviving child benefit Payable in 12 monthly installments[1]	**10% of DAC** (for 2022: $7557)	**10% of DAC** (for 2022: $7,557)
Annual surviving child educational benefit Payable in installments[2]	**20% of DAC** (for 2022: $15,114)	**20% of DAC** (for 2022: $15,114)

1 Ages 17 and younger. Benefits are paid through the month in which the child attains age 18.
2 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.
3 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.
4 Benefit available at this level for eligible retirees who retired before January 1, 2013, regardless of date of death.
5 Benefit available at this level for eligible retirees who retired on or after January 1, 2013, regardless of date of death.
6 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.

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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.[7]

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)[8]. 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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7 Other reductions may apply in accordance with the terms of the SPD, as determined by Wespath Benefits and Investments (Wespath).

8 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**."

UMLIFE OPTIONS for Full Members appointed 25%-50%

UMLifeOptions Benefit Summary At-A-Glance
Long-Term Disability (LTD) and Life Insurance Plan
Quarter-time (1/4) and Half-time (1/2) Clergy (see eligibility below)

Effective since January 1, 2017

Eligibility: Full and Provisional Members (Elders and Deacons), Associate Members and Clergy of other Methodist Denominations who are appointed quarter-time and half-time at the local church.

UMLifeOptions provides long-term disability and life insurance benefits to all eligible clergy. This benefit is administered through Unum and premiums for UMLifeOptions are billed to the church at a rate of 3% of clergy total compensation.

LONG-TERM DISABILITY INCOME (LTD)

- A Long-Term Disability benefit is provided at a rate of 60% of Clergy's pre-disability total compensation.
- There is a 90-day elimination period before LTD benefits begin. Elimination period is the amount of time that must elapse after the date of Clergy disability before LTD benefit begins.

LIFE INSURANCE – ACTIVE CLERGY

Active Participant Death Benefits – payable upon the death of an eligible active UMLifeOptions participant.

- Upon the death of an active clergy, the beneficiary on file will receive $50,000.
- Upon the death of an active clergy spouse, the clergyperson will receive $10,000.
- Upon the death of an active clergy dependent child, the clergyperson will receive $8,000.

LIFE INSURANCE – RETIRED CLERGY

- Upon the death of a retired clergy, the beneficiary on file will receive $20,000.

PERSONAL BENEFITS

United Methodist Personal Investment Plan (UMPIP)

- UMPIP is available to all appointed clergy.
- The salary-paying unit must be on record with Wespath Benefits and Investments as a Plan Sponsor.
- Participation in UMPIP is optional but the Conference strongly encourages clergy to participate.
- A Contribution Election form must be completed and signed by the treasurer or other church representative.
- Contributions must be made through payroll deductions.
- Pastor may contribute a percentage of plan compensation or a flat dollar amount.
- A copy of the form should be retained by the pastor and be kept on file with the church.
- Form must be sent directly to Wespath Benefits and Investments (email is on form).
- Contributions must be paid using a church check or online, using the church's account.
- Wespath strongly recommends that these contributions be deposited within 15 business days following the end of the month in which contributions were withheld, due to federal laws.
- Participation in UMPIP **does not** transfer from church to church.
- Each new appointment means a new employer (church). You must send Wespath a new Contribution Election form with each new appointment, even if there are no contribution changes.
- See UMPIP At-A-Glance for more information.
- See Contribution Election form for limits on contributions.

Wespath
BENEFITS | INVESTMENTS

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[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: 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**) and through our automated phone system
- 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*

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FINANCIAL PLANNING SERVICES

Wespath Benefits and Investments offers FREE professional financial planning. EY Financial Planning Services is available to all eligible participants.

To be eligible you must be an:

- Active participant with an account balance,
- A surviving spouse with an account balance, or
- A terminated or retired participant with an account balance of at least $10,000

EY's financial planners can provide confidential, objective guidance on:

- making investment decisions, saving for retirement, debt management, taxes, home ownership and more

To take advantage of this valuable resource, call **EY** directly at **1-800-360-2539** or create an online account by clicking the EY link on your Benefits Access financial page.

UMLIFE OPTIONS *(optional life insurance plan)*

UMLifeOptions is an Optional Life Insurance Plan through Unum. The plan provides clergy enrolled in CPP with the opportunity to purchase *additional* life insurance for themselves, their spouse and dependent children. Unum has been given the authority to contact eligible participants directly.

Highlights of the plan include:

- Different types of coverages are available, based on your needs.
- Portable – the plan goes with you when you retire, become ineligible or are terminated.
- Accelerated death and accidental death and dismemberment benefits.
- Directly billed to participants by Unum.

If interested in this plan, please contact Unum at **1-800-985-0242.** Their Open Enrollment period is during the month of March each year.

LOCAL CHURCH LAY EMPLOYEE BENEFITS

MEDICAL PLAN (HEALTHFLEX EXCHANGE)

HealthFlex Exchange is available to all Local Church Lay Employees working 30 hours or more per week.

- Local Church **must** "sponsor" by completing an agreement ("Salary Paying Unit" Sub Adoption Agreement) and can require anywhere from 0 to 100% premium be paid by the employee.
- To determine if you have an Agreement on file, contact the BWC Benefits Office at (410) 309-3430.
- Plan benefits are the same as the active clergy plan.

HealthFlex Exchange includes: -

Medical Plans – Administered by UnitedHealthcare (a UHC ID card will be mailed to participant – see Lay Employee rate sheet)

Prescription Drugs – Administered by OPTUMRx (NO SEPARATE CARD - information can be found on your UHC ID card).

Flexible Spending Accounts and/or Health Savings Account

Dental "Optional" – Administered by CIGNA Dental (No ID Card –**PLAN ID 2464058** - see Lay Employee rate sheet)

Vision "Optional" – Administered by Vision Service Plan (No ID card – see Lay Employee rate sheet)

Virgin Pulse, EAP, United Behavioral Health MDLive Telemedicine

HealthFlex Enrollment/Change Form - is to be used for 1st time enrollees and be used for any type of change, such as termination of participant from the plan and adding and deleting dependents of participants.

***Please note: An employee contribution toward the cost of HealthFlex is at the sole discretion of the local church.**

PENSION

In the 2016 Book of Discipline, ¶258.12 states that the PPRC/SPRC shall recommend 100% vested pension benefits of at least 3% of compensation for lay employees who work at least 1040 hours per year; please read the entire paragraph for more information.

- The United Methodist Personal Investment Plan (UMPIP) is available to local churches for this purpose. Please contact Wespath Benefits and Investments directly at 1-800-851-2201 for information about UMPIP.
- Local churches can utilize other options.

Church administrator can email the BWC Benefits Office for more information at benefitsoffice@bwcumc.org.

Local Church Lay Employees Benefits - 2022

BALTIMORE-WASHINGTON CONFERENCE

2022 HEALTHFLEX EXCHANGE RATE SHEET FOR CHURCH LAY EMPLOYEES

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					
		BWC DEFAULT PLAN				
Health Account with Medical Plan Type	B1000	C2000 with HRA	C3000 with HRA	H1500 with HSA	H2000 with HSA	H3000 with HSA
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 ACOUNTS: *optional - payroll deduction*						
- Medical Reimbursement Account (MRA)	$300 - $2850	$300 - $2850	$300 - $2850	$300 - $2850	$300 - $2850	$300 - $2850
- 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	$3,650/$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
Lay Participant Only	$973	$943	$875	$941	$909	$871
Lay Participant + 1 (1+1=2)	$1,245	$1,190	$1,041	$1,177	$1,111	$919
Lay Participant/Family (3 or more)	$1,409	$1,326	$1,218	$1,313	$1,219	$950
GRANDFATHERED TIER TYPE prior to 1/1/2017	GRANDFATHERED premium - default plan only					
Lay Participant + Child/Children		$1,126.00				

Prior to 1/1/2017, PARTICIPANTS with a Participant/Child or Participant/Children coverage were grandfathered in the DEFAULT plan. 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.

DENTAL PLANS - 2022 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 - 2022 RATES			
VISION *(VSP) - optional*	Participant	Participant +1	Participant + Family
Premier Vision	$14.16	$22.94	$36.38
Full Vision	$7.96	$12.86	$20.34
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

CHURCH LAY EMPLOYEES: - Churches contribution and Lay employee's contribution towards the total premium is at the discretion/policy of each individual church or salary paying unit.