North Georgia Conference Clergy Pension and Health Benefits Billing

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Invoice Sample

Church/Employer Budget Amounts				
Pensions				
CPP		$148.22		
	CPP, SubTotal	**$148.22**		
CRSPDB		$469.17		
	CRSPDB, SubTotal	**$469.17**		
CRSPDC		$148.22		
	CRSPDC, SubTotal	**$148.22**		
	Pensions, SubTotal	**$765.61**		
Medical				
	C-P-H1500--P	$1,250.00		
	Medical, SubTotal	**$1,250.00**		
	Employer Budget Amounts Total		**$2,015.61**	
Participant Budget Amounts				
	UMPIP-Before	$247.04		
	C-P-H1500--P	$134.00		
	C-P-HMO--P	$16.00		
	HSA	$83.33		
	UMPIP-Roth	$247.04		
	C-P-VSPPrem--P	$14.00		
	SubTotal	**$741.41**		
	Participant Budget Amounts Total		**$741.41**	
: District Central North	**Invoice Total**			**$2,757.02**

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Church/Employer Budget Amounts

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Comprehensive Protection Plan (CPP)

- CPP is a death and long-term disability program.
- Clergy who are ¾ time or greater are eligible for CPP. Part-time local pastors are not eligible.
- Billed to the church at a rate of 3% of total clergy compensation (base plus housing)
- CPP At-a-Glance

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Clergy Retirement Security Program (CRSP)

- A retirement program for all clergy ½ time or greater that offers:
  - Security through a defined benefit (CRSPDB) that gives clergy lifetime retirement income
    - Set amount as determined by Wespath billed to the church - $5,630 for 2023
  - Flexibility through a defined contribution (CRSPDC) component that provides clergy with an account balance they can access as retirement needs require.
    - Based on 3% of clergy compensation (base plus housing) and billed to the church
- CRSP At-a-Glance

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Half Time Clergy and CRSP

- Clergy who are appointed 1/2 time or greater are eligible to receive benefits under CRSP. The 1/2 time or greater is determined by the salary paid to the clergy person in relation to the full-time compensation as approved by the Annual Conference.
  - For clergy in a parsonage, compensation greater than **$22,978**
  - For clergy **NOT** in a parsonage, compensation greater than **$27,683**

- Pension Waiver- for those choosing to waive CRSP- the original notarized waiver must be received by the Benefits Office within 60 days of the beginning of the appointment in order to waive the pension expense.

- Compensation is BASE plus HOUSING

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Medical

- Medical rates are billed to the church based on the clergy and laity (where applicable) rates established by Annual Conference (these will always be found in the handbook of Annual Conference and on the Conference website). The detail for the charge will always be listed on the invoice as the health plan the clergy/lay person chose, for example B1000, H1500, C2000, etc.

Church/Employer HealthFlex Rates

For appointed clergy, churches are billed at a blended rate. This is the cost to the church regardless of the plan that the clergy person chooses.

Clergy	Monthly Rate	Annual Rate
Full-time Clergy	$ 1,250.00	$ 15,000.00

For lay employees, churches may sign an adoption agreement with the NGC and are billed at the full premium credit rate for single, two-party, or family plans.

Laity	Monthly Rate	Annual Rate
Laity: Single	$ 700.00	$ 8,400.00
Laity: Two-party	$ 1,320.00	$ 15,840.00
Laity: Family	$ 1,850.00	$ 22,200.00

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Participant Budget Amounts

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UMPIP

- The United Methodist Personal Investment Plan (UMPIP) is a 403(b)-retirement savings plan offered by your employer and administered by Wespath to help you save money for retirement.

- UMPIP is an individual account plan. This means your clergy make contributions through payroll deductions as a percentage of clergy compensation or in flat-dollar amounts up to Internal Revenue Code limits

- UMPIP is billed to church by the Conference. It is included in the Participant section. It should be withheld from the clergy person's compensation.

- UMPIP At-a-Glance

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United Methodist Personal Investment Plan (UMPIP)

- UMPIP Contribution Election Form- participation is optional; however, to make an election this form must be provided to the Benefits Office.

- If clergy do not send in this form with your first appointment, clergy will be auto-enrolled at 1% of their compensation (base plus housing) with the auto-escalation feature set at the default of increasing by 1 percentage point each year.

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First Time HealthFlex Enrollment

- Insurance Enrollment due to Conference Benefits by **June 3** for July appointments/**December 3** for January appointments

- All details about the Conference Health Insurance Plans can be found on the Health and Wellbeing Benefits page of the NGUMC Website.

- This is only for full-time clergy appointed for the first time.

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HealthFlex

- For active full-time clergy, the North Georgia Conference mandates participation in the HealthFlex Exchange offered by Wespath. This exchange consists of 6 medical plans, 3 dental plans, and 3 vision plans. Details can be found in the 2023 Plan Comparisons.

- The invoices include the “names” of the plans which are shown on the next slide.

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2023 Insurance Rates: Clergy/Laity

2023 Pre-tax Employee HealthFlex Rates

	B1000/Year	B1000/Month	C2000/Year	C2000/Month	C3000/Year	C3000/Month
Single	$ 2,412.00	$ 201.00	$ 1,908.00	$ 159.00	$ 372.00	$ 31.00
2-party	$ 5,436.00	$ 453.00	$ 4,488.00	$ 374.00	$ 1,548.00	$ 129.00
Family	$ 7,224.00	$ 602.00	$ 5,916.00	$ 493.00	$ 1,884.00	$ 157.00

	H1500/Year	H1500/Month	H2000/Year	H2000/Month	H3000/Year	H3000/Month
Single	$ 1,608.00	$ 134.00	$ 504.00	$ 42.00	$ (852.00)	$ (71.00)
2-party	$ 3,888.00	$ 324.00	$ 1,812.00	$ 151.00	$ (756.00)	$ (63.00)
Family	$ 5,100.00	$ 425.00	$ 2,268.00	$ 189.00	$ (1,248.00)	$ (104.00)

Optional Dental & Vision Plans - Monthly Rates

	Dental			Vision	
	PPO 2000	PPO	HMO	VSP	VSP Premier
Single	$ 53.00	$ 44.00	$ 16.00	$ 8.00	$ 14.00
2-party	$ 106.00	$ 87.00	$ 28.00	$ 13.00	$ 23.00
Family	$ 159.00	$ 131.00	$ 50.00	$ 20.00	$ 36.00

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H3000 Explained

- H3000 has a negative cost to the clergy person.
- Clergy can use that excess to enroll in dental/vision or they can just have it paid into their HSA.
- The invoices have a zero cost for H3000 and if the clergy person is enrolled in dental and/or vision, the cost is decreased by the negative cost of H3000.

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H3000 Examples

Election	Premium	Monthly Cost to the Clergy Person
H3000-Family	(104.00)	-
HMO Dental - Family	50.00	-
VSP Premier - Family	36.00	-

Election	Premium	Monthly Cost to the Clergy Person
H3000-Single	(71.00)	-
PPO Dental - Single	44.00	-
VSP - Single	8.00	-

Election	Premium	Monthly Cost to the Clergy Person
H3000-Family	(104.00)	-
PPO 2000 Dental - Family	159.00	91.00
VSP Premier - Family	36.00	-

Election	Premium	Monthly Cost to the Clergy Person
H3000-Family	(104.00)	-
PPO Dental - Family	87.00	3.00
VSP - Family	20.00	-

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HSA Plans

- The H1500 and H2000 plans come with a pre-funded HSA.
- This is not an extra cost to the church.
- Clergy can also contribute to an HSA.
- The clergy portion will be billed on the invoice.
- The total of the pre-funded amount and the clergy contribution must be reported on the clergy person's W-2.
- W-2 instructions for HSA contributions

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Health Savings Account - HSA

	H1500 with HSA	H2000 with HSA	H3000 with HSA
HSA Single/Family	$750/$1,500 Personal contribution allowed	$500/$1,000 Personal contribution allowed	$0/$0 Personal contribution allowed

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Health Care Flexible Spending Accounts- FSA

- With a health care FSA, clergy can elect to set aside part of their compensation on a before-tax basis for certain eligible health care expenses that are not otherwise reimbursed or reimbursable from the group health plan component of HealthFlex or from some other source.
- The FSA is called an MRA on the Conference Invoice
- Contributions to an FSA are not reported on the clergy person's W-2.

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Resources

- Health and Wellbeing Resources
- Pension Resources
- Accounting, Legal, and Tax
- Clergy, Compensation, and Tax
- Minimum Compensation and Clergy Vacation

- Email the Conference Benefits Staff
  - Amy King – aking@ngumc.org
  - Angela Odegard – aodegard@ngumc.org

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