



**Virginia Conference 2018 Clergy Benefits At-A-Glance**

Benefit	Eligibility	Cost of the Plan	Plan Provisions
<p><b>Health Coverage</b>  <i>"Conference Health Plan"</i></p> <p><b>Option 1–HMO-POS</b>  <b>Option 2–PPO</b>  <b>Option 3–CMCP</b></p>	<ul style="list-style-type: none"> <li>-- Full-time Clergy</li> <li>-- Eligible dependents</li> </ul>	<p>Monthly premium based on option elected and dependents covered. Pre-tax premiums paid through payroll deduction.</p>	<ul style="list-style-type: none"> <li>-- HMO-POS provides 100% care after copays if HMO-POS providers are used. \$500 deductible applies.</li> <li>-- Most PPO network care covered at 80% after \$1000 deductible; medically necessary doctor visits at 100% after \$20 or \$30 copay.</li> <li>-- CMCP (HRA)/PCA \$750 emp \$2250 family w/traditional PPO plan 80% coverage after \$1750/\$4250 deductible, \$3000/\$6000 out of pocket maximum.</li> <li>-- All options include prescription drug coverage.</li> </ul>
<p><b>Long Term Care</b>  <i>"Conference Health Plan"</i></p>	<p>All Virginia Conference Clergy &amp; employees (full or part-time) and their family members</p>	<p>Premiums based on applicant age, premium mode and spousal discounts.</p> <p>Direct billed to insured.</p>	<ul style="list-style-type: none"> <li>-- Community and Home Care Reimbursement</li> <li>-- Up to \$250 Daily Benefit</li> <li>-- 0 to 180 Day Deductibles</li> <li>-- 2 years to Lifetime Benefit Periods</li> <li>-- Various Riders available.</li> </ul>
<p><b>Dental Coverage</b>  <i>"Conference Health Plan"</i></p> <p><b>Core Option</b>  <b>High Option</b></p>	<ul style="list-style-type: none"> <li>-- Full-time Clergy</li> <li>-- Eligible dependents</li> </ul>	<p>Monthly premium based on option elected and dependents covered. Pre-tax premiums paid through payroll deduction.</p>	<p><u>Core option</u> pays benefit of \$750</p> <ul style="list-style-type: none"> <li>-- preventive/diagnostic: 100%</li> <li>-- basic services: 80% (after deductible)</li> <li>-- major or orthodontic services: not covered</li> </ul> <p><u>High option</u> pays benefit of \$1,000</p> <ul style="list-style-type: none"> <li>-- preventive/diagnostic: 100%</li> <li>-- basic services: 80% (after deductible)</li> <li>-- major services: 50% (after deductible)</li> <li>-- orthodontia: 50% (after deductible, \$1,000 lifetime max.)</li> </ul>
<p><b>Healthcare Spending Account</b>  <i>"Conference Health Plan"</i></p>	<ul style="list-style-type: none"> <li>-- Full-time Clergy</li> </ul>	<p>The amount elected is deducted from each paycheck on a pre-tax basis.</p>	<ul style="list-style-type: none"> <li>-- Set aside money in advance to pay up to \$2,592 of eligible health-related expenses, tax free for 2018.</li> <li>-- Eligible expenses are medical, dental, vision, and hearing expenses that cannot be reimbursed from another source.</li> </ul>



Benefit	Eligibility	Cost of the Plan	Plan Provisions
<b>Dependent Care Spending Account</b> <i>"Conference Health Plan"</i>	-- Full-time Clergy	The amount elected is deducted from each paycheck on a pre-tax basis.	-- Set aside money in advance to pay up to \$4,992 of eligible dependent care expenses tax free for 2018. -- Eligible dependents include children thru age 12 or disabled dependents of any age.
<b>Long-Term Disability</b> <i>"Comprehensive Protection Plan"</i>	-- Full members at least ¾ time -- Provisional members at least ¾ time -- Full-time Local Pastors -- Associate Members -- Deacons in Full Connection ****	Paid by sponsoring church and Conference	-- CPP* Benefit = 70% of plan compensation capped at 200% of the DAC**. This benefit is reduced dollar-for-dollar, by any disability benefits received from the Social Security Administration. If the participant receives no Social Security Benefits, his or her CPP benefit will be reduced by the maximum SSA benefit available.
<b>Life Insurance</b> <i>"Comprehensive Protection Plan"</i>	-- Full members at least ¾ time -- Provisional members at least ¾ time -- Full-time Local Pastors -- Associate Members -- Provisional Deacons -- Deacons in Full Connection	Paid by sponsoring church and Conference	Life insurance benefit equal to: <b>Active pastor:</b> \$75,000 <b>Retired pastor:</b> up to \$20,000 plus an additional \$5,000 <b>Spouse of active pastor:</b> up to \$15,000 <b>Widowed spouse:</b> up to \$10,000
<b>Pension</b> <i>"Clergy Retirement Security Program- must be serving at least ½ time"</i> <i>"United Methodist Personal Investment Plan"</i>	-- Full members -- Associate members -- Provisional members -- Full-time local pastors -- Part-time local pastors -- Student local pastors -- Provisional Deacons -- Deacons in Full Connection	Funded through contributions made by the church and the participant	-- Churches contribute 12% of TPC*** under 135% of DAC -- If TPC exceeds 135% of DAC, Church contribution will be a higher percentage of the TPC. Special Formula applies. -- Clergy must make a tax-deferred or after-tax contribution of at least 1% of TPC to UMPIP in order to receive the full CRSP DC Church Contribution. -- Pension payable at age 62 or 30 years of service. -- Loans and withdrawals available with UMPIP program.

\* CPP: Comprehensive Protection Plan, administered by Wespath, is funded by the local church. The church contributes 4.4% of your Total Plan Compensation. Base limited to 2 times the DAC.

\*\* DAC: Denominational Average Compensation -- equal to \$70,202 in 2018.

\*\*\* TPC (Total Plan Compensation): cash salary, excluding accountable reimbursement, plus housing allowance or parsonage factor, which is 25%, if parsonage is provided.