



Clergy Benefits Summary-MS-C-2019



Full Time Appointment

Elders, Deacons, Local Pastors
CRSP
CPP
HealthFlex

.75 Time Appointment

Elders, Deacons, Local Pastors
CRSP
CPP

.5 Time Appointment

Elders, Deacons, Local Pastors
UMPIP

.25 Time Appointment

No benefits

Assigned Supply

No benefits

Appointed or Assigned Retired Clergy

No benefits

Note-clergy who retired under the age of 65 may still be on HealthFlex

Wespath Benefits/Investments bills the Conference and the Conference bills the church for the following benefits

CRSP- An Internal Revenue Code section 403(b) retirement program available to eligible clergy of The United Methodist Church
The plan is designed to be a portion of participants' overall retirement portfolio.
CRSP consists of two components:
A defined benefit (DB) plan—provides a monthly benefit at retirement based upon years of credited service to the Church
A defined contribution (DC) plan—provides a retirement account balance established and funded by annual conferences

CPP- The Comprehensive Protection Plan (CPP) provides death benefits, long-term disability income replacement and certain other survivor benefits for eligible clergy of The United Methodist Church and their families. CPP is an Internal Revenue Code 414(e) "church plan" and is self-insured and funded by plan sponsor contributions.

HealthFlex- HealthFlex offers health plan benefits and wellness programs to clergy, as well as their family members. Beyond providing "just" health insurance coverage, HealthFlex is an integrated, wellness-driven health program that supports healthier lifestyles.

Legacy RMC Medical-United Healthcare Dental-Cigna Vision-VSP
Legacy YAC Medical-Blue Cross/Blue Shield Vision-VSP

UMPIP- Only for a 1/2 appointment will the Conference bill the church for UMPIP.
An Internal Revenue Code section 403(b) retirement savings plan of The United Methodist Church. The plan is designed to provide participants with one element of their overall retirement portfolio. UMPIP is a defined contribution (DC) retirement plan.

Wespath Benefits/Investments bills the church directly for clergy who make a personal contribution (via payroll deduction) to UMPIP.

UMPIP- An Internal Revenue Code section 403(b) retirement savings plan of The United Methodist Church. The plan is designed to provide participants with one element of their overall retirement portfolio.

UMPIP is a defined contribution (DC) retirement plan.