

# CONFERENCE BENEFITS

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# COMPENSATION

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- How do I get my compensation to the Benefits office?
- Why is it so important that Benefits has my compensation information?



- You get your compensation to the Benefits office by filling out the clergy support worksheet in data services. This should be one of the first things you do at a new appointment since it has to be approved by a lay person at the church, the DS, and then by the Benefits office. An important note is that you double check that you have your lay approver's email address correct before submitting the form and notifying your lay approver when you submit it so that they watch their email for the request for approval. This process frequently gets caught up with the lay approver if they don't know that they should be watching for an email and their spam filter catches it.
- Compensation is important for several reasons. Your CRSP DC and CPP are both based on a percentage of compensation. If your compensation isn't updated then the default will be used and until your compensation is updated you're losing out on gains in the market. In addition, if you are a PT local pastor, it's especially important that you ensure that your compensation has been reported as it is key to helping determine if you are eligible for pensions. If you are being appointed for the first time and are wondering what in the world CRSP and CPP are, CRSP is the Clergy Retirement Savings Plan which is partially defined benefit (that's a contribution made for you based on a percentage of your salary) and a partially defined contribution, which is the percentage that you contribute from your payroll. CPP is the Comprehensive Protection Plan which provides a disability and death benefit, but is NOT life insurance. The contribution your church makes is 3% of your salary. This benefit is only paid out if you become disabled or if you, your spouse, or your child dies.

# MOVING

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- The conference knows I'm moving so you already have my new address right?
- I heard moving expenses are taxable now, how does that affect me exactly?



- When every church had a parsonage updating addresses was much easier. However, now you must complete the Clergy Information Master List in data services in order to update your address. Please use your home address and not the church address. Please also be sure to update your phone numbers. Even if you think we have the church phone number, it's still very important to have this information updated.
- Yes, moving expenses are now taxable. Therefore when you fill out your financial support worksheet in Data Services you must also include your moving expenses. Since these are part of taxable income they are now included as plan compensation in the month they are paid. This means, for your CRSP DC that's calculated as a percentage of plan compensation, the contribution to your account will be higher in the month you're paid moving expenses.

# UNITED METHODIST PERSONAL INVESTMENT PLAN (UMPIP)

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- Now that I'm being appointed to a new church, do I need to update my UMPIP election?
- What's this auto-enrollment I've heard about with UMPIP?
- How does my church get billed for my UMPIP deduction from my payroll?



- UMPIP is very similar to a 401k like you would have at for-profit company. It's taken from your own salary and deposited into an account to save for your retirement.
- UMPIP is attached to your employer, unlike CRSP which is a conference program. When you change churches you must re-elect UMPIP. Your election should be entered in Data Services when you fill out your compensation. You can also choose to opt out of UMPIP.
- If you do not opt out of UMPIP or actively make an election, you will be automatically enrolled in UMPIP at 1% and if you continue to not make an election, it will be escalated by a percentage point every year until the election reaches 10%. Long story short, you should actively make an election every year so that you are in control of saving for your retirement. Plus if you participate in CRSP, you have to have a minimum of 1% elected in order to get the full amount from your church.
- In order to ensure that the correct church is being billed, simply fill out the UMPIP Billing Change form. Again, please do not put your social on this form if you email it.

## HALF AND $\frac{3}{4}$ TIME CRSP

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- What if I don't want to participate in the pension plan?
- Can I just email the form?



- If you are moved from  $\frac{1}{4}$  time to half or  $\frac{3}{4}$  time, you are eligible to participate in the Clergy Retirement Security plan. However, you can waive out of this plan. You must fill out a Waiver of Participation form. This form must be notarized so you must mail the original form to the Benefits office. We cannot accept an emailed or faxed copy.

# COMPREHENSIVE PROTECTION PLAN (CPP)

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- CPP is insurance right?
- Who is eligible?



- CPP is not health insurance. It is a death and disability benefit offered by the conference. In order to access it, you must become disabled or die (sorry for being so morbid!)
- Clergy who are  $\frac{3}{4}$  time or greater are eligible for CPP. Part time local pastors are not eligible.
- While you can waive out of CRSP if you are  $\frac{3}{4}$  time, you cannot waive out of CPP.

# PENSION RESOURCES

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- Website with plan and investment fund info:  
[wespath.org](http://wespath.org)
- Online account management and retirement  
planning tools: [benefitsaccess.org](http://benefitsaccess.org)



## EY FINANCIAL PLANNING SERVICES

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- Unlimited financial planning assistance at 1-800-360-2539, Monday – Friday from 9am-8pm
- Comprehensive financial plans and web-based planning tools via EY Financial Planning center website at [wespath.eyfpc.com](http://wespath.eyfpc.com)



Confidential, professional counseling from a leading global financial services firm at NO additional cost to participants.

EY provides objective guidance. They have no sales agenda.



# HEALTHCARE

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- I've moved churches so does that mean I can change insurance plans?
- So when can I change insurance plans?
- If I'm new, where can I learn about these plans?



- Unfortunately a change in a charge doesn't equal a qualifying event. So moving to a different church does not mean you can change your insurance plans.
- You can change your insurance elections during open enrollment in the fall or if you were part time or  $\frac{3}{4}$  and moved to full time or if you have been appointed full time for the first time. In the event you were part time and moved to full time or are being appointed for the first time, you will fill out the Insurance Enrollment form and return it to the Benefits office. You may email this form but PLEASE do not include your social security number on the form. If you've been part time or  $\frac{3}{4}$  time and now are full time, we will also need the Metlife enrollment form.
- For newly appointed clergy, you will be given a guide to help you decide which plan works best for you and your family. Healthflex/WebMD also has an online guide, Alex, which allows you to input information so that it can guide you to the correct plan. Alex is available every year at open enrollment so that you can consider if changes in your life have affected the plan that is right for you.
- The NGUMC website provides information on plans and costs at: <https://www.ngumc.org/healthflex>

# HEALTHCARE - DEPENDENTS

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- Spouse
- Children



- To add or remove a spouse from coverage due to marriage or divorce, you must provide a HealthFlex Enrollment/ Change form within 31 days of the qualifying event. You also must provide a copy of the marriage certificate or the divorce decree.
- If you adopt or take legal custody of a child, you must also provide a HealthFlex Enrollment/Change form within 31 days of the qualifying event. However, for newborn children, Wespath understands that this is a busy time and provides 60 days total after the birth of the child to provide the Enrollment/ Change form.
- When your child reaches 26 or takes other employer insurance you should also contact the Benefits office to let us know that they should be removed from your plan as this could reduce your premium costs it his means you'd just have a 2-party plan instead of family.

# WELLNESS PROGRAMS

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- HealthFlex/WebMD website
- Health coaching
- MDLIVE
- Virgin Pulse
- Employee Assistance Program (EAP)
- Work/Life Services
- WW
- Diabetes Prevention Program
- NutriSavings
- More information at <https://www.wespath.org/assets/1/7/4389.pdf> and [www.wespath.org/benefits/information/](http://www.wespath.org/benefits/information/)



- **Healthflex/WebMD website** - This is your hub to vendor partner websites, benefits information, health tools, wellness success stories, videos and more. START at [wespath.org](http://wespath.org), select “HealthFlex/WebMD”
- **Health Coaching** – Confidential, phone-based coaching that can help you stay on track toward achieving well-being goals. This program is focused on the whole person, not just weight.
- **MDLIVE** – Consult with physicians by phone, secure video, or mobile app when your regular provider is unavailable. The information is on the back of your insurance card, listed as telemed service.
- **Virgin Pulse** – Tracks physical activity and healthy habits and helps you learn new well-being tips and hints every day. You will also receive “Pulse Cash” along the way.
- **Employee Assistance Program (EAP)** – Contact the EAP for confidential counseling related to work, relationships, family life, relocation and more – Eight sessions per issue are provided at no cost.
- **Work/life services** – phone-based representatives also through the EAP program to help you find local resources for child care, elder care, legal needs and more – this is especially helpful during appointment changes and relocation. The phone number is on the back of your insurance card, listed as UBH EAP.
- **WW** – HealthFlex offers a 50% subsidy on Weight Watchers membership fees for local meetings and WW OnlinePlus.

- **Diabetes Prevention Program** – this is an online program through Omada for those at risk for diabetes, heart disease, or with non-insulin dependent diabetes. A community-based program will also be launched and there will be reimbursement for participating in the local program.
- **NutriSavings** – an app that will help you make better choices at the grocery store, you put it on the phone, and you can scan the items you’re buying, and it will let you know if there’s a healthier option.

The following can be accessed from the HealthFlex/WebMD site:

- Virgin Pulse
- NutriSavings
- WW
- Omada (diabetes prevention program)
- Blueprint for Wellness registration/schedule
- HealthQuotient - If you don’t do this, your deductible is increased the next year, \$250 for single plans and \$500 for family plans. You and covered spouse have to both complete this to avoid the increase in deductible.

# HEALTHCARE QUESTIONS

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- Enrollment questions – Conference Benefits Office
- Questions about your specific plans – Wespath Health Team – 1-800-851-2201, dial 2 for help and then press 0  
[health@wespath.org](mailto:health@wespath.org)
- UHC: 1-800-901-1939
- OptumRx: 1-855-239-8471
- Cigna: 1-800-244-6224
- VSP: 1-800-877-7195
- United Behavioral Health: 1-800-788-5614
- Wage Works: 1-877-924-3967



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- Why do I have to fill out an I9 again?
- And who gets this form?



- Form I-9 is used for verifying the identity and employment authorization of individuals hired for employment in the United States. All U.S. employers must ensure proper completion of Form I-9 for each individual they hire for employment in the United States. This includes citizens and noncitizens. Both employees and employers (or authorized representatives of the employer) must complete the form. On the form, an employee must attest to his or her employment authorization. The employee must also present his or her employer with acceptable documents evidencing identity and employment authorization. The employer must examine the employment eligibility and identity document(s) an employee presents to determine whether the document(s) reasonably appear to be genuine and to relate to the employee and record the document information on the Form I-9. Employers must have a completed **Form I-9** on file for each person on their payroll who is required to complete the **form**.
- **Form I-9** must be retained and stored by the employer either for three years after the date of hire or for one year after employment is terminated, whichever is later.

# RESOURCES

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- This feels like a lot of forms. Is there somewhere that we can find them all?
- YES! <https://www.ngumc.org/moving>

