Benefits Issues for Clergy Appointment Changes

Eligibility for Benefits

To be eligible to participate in TAC Group Health and Pension benefits, clergy must meet the following requirements:

1. The clergy must be appointed to a TAC local church or to an eligible Extension Ministry (clergy for whom the TAC Fiscal Office is the salary-paying unit, such as District Superintendents, Center Directors and Associate Directors; or clergy appointed to TAC Wesley Foundations).

2. The clergy must be appointed 75% or 100% as indicated on their salary sheet (works 30 or more hours per week).

3. Part-time clergy appointed 50%, 25%, or 12.5% are not eligible for either Group Health or Pension benefits.

Salary Sheets

- A salary sheet needs to be completed for the new pastor and certified by your District Office as soon as possible prior to or following the clergy’s appointment effective date.

- The Benefits Office will draft for benefits based on the former pastor’s compensation (but the new pastor’s Group Health Plan enrollments) until the salary sheet for the new pastor is certified by the District Office. Once the new salary sheet is received, any adjustments will be made as needed in the benefit draft amounts.

- The Group Health draft is on the 1st and the Pension draft is on the 15th of each month (or the first business day thereafter).

Group Health Benefits

Clergy are only eligible to make two possible Group Health Benefit plan changes with a change of appointment:

1. Clergy can switch their enrollment from the Standard PPO Plan to the High Deductible Plan or vice versa:
   - This is allowed because the Houston Methodist Hospital write-off of deductibles and co-insurance is only available under the Standard PPO Plan.
   - Clergy must submit a new enrollment form to the TAC Benefits Office within 31 days of the effective date of the new appointment.
   - An appointment change does not allow the clergy to enroll new dependents or enroll in new dental or vision coverage except as indicated below.

2. Clergy enrolled in the Dental HMO Plan who cannot find a participating Dental HMO provider at their new location can notify the TAC Benefits Office within 31 days of their appointment date with the option to either:
   1) Terminate their Dental HMO coverage
   2) Switch to the Dental PPO Plan
Dental HMO – Selecting a New Primary Care Dentist

Clergy enrolled in the Dental HMO plan may need to select a new Primary Care Dentist if moving to a new area due to an appointment change. Under the Dental HMO plan, participants must select a participating Dental HMO Primary Care Dentist (PCD) and identify that dentist on their ID card prior to receiving any benefits. All primary dental care must be received from the participating Primary Care Dentist indicated on the participant’s Dental HMO ID card in order to receive benefits under the Dental HMO plan.

After selecting a new participating Dental HMO dentist (see instructions at Dental (txcumc.org), email the Dentist’s name, Dental HMO ID number, and complete address with zip code to Marianela Chinea, Group Health Benefits Specialist at mchinea@txcumc.org.

- Dentist changes processed between the 1st and the 15th of the current month will take effect the first of the following month. (For example, a dentist change processed on July 10 would be effective August 1).
- Dentist changes processed between the 16th and the 31st of the current month will take effect the first of the month following the next month. (For example, a dentist change processed on July 20 would be effective on September 1).

If you are enrolled in the Dental PPO, there is no requirement to pre-select or identify a Primary Care Dentist in advance. You can call and schedule an appointment at any time with any participating Dental PPO dentist (either primary care or a specialist).

Pension Benefits

Wespath (formerly called The General Board of Pensions of The United Methodist Church) provides pension benefits to eligible clergy of the Texas Annual Conference (TAC) through the current Clergy Retirement Security Program (CRSP). Your pension benefits go with you to your new appointment, and the TAC Benefits Office will begin drafting your new church for the pension contributions the church is responsible for making as of the effective date of your new appointment.

Clergy Personal UMPIP Contributions – UMPIP Contribution Election Form

Clergy who make personal contributions into their UMPIP (United Methodist Personal Investment Plan) by payroll deduction receive a dollar-for-dollar match up to a maximum of 1% of their Total Pension Plan Compensation as designated on their salary sheet. Please remember that any amounts designated as Accountable Reimbursements are not included in your Total Pension Plan Compensation amount.

Clergy are highly encouraged to contribute more than 1% into their UMPIP, but all clergy should at least contribute 1% in order to receive the maximum 1% matching contribution. Otherwise, you will be leaving “free retirement money” on the table!

With any appointment change, clergy who want to continue or to begin making personal participant contributions into their UMPIP must do the following:

1. Complete a new UMPIP Contribution Election Form since personal contributions to UMPIP can only be made through payroll deduction at their new church.

2. Prior Contribution Election Forms completed by the clergy at their former church are no longer valid since the clergy has a new employer or salary-paying unit (church).
3. Designating a UMPIP contribution amount on your salary sheet is not sufficient since the UMPIP Contribution Election Form is the form required by Wespath to make UMPIP contributions.

To make clergy personal contributions into UMPIP:

1. Complete Parts 1-5 of the UMPIP Contribution Election Form found online with this packet and give it to your church payroll administrator so that your designated personal contribution amount will be deducted from your paycheck.

2. The effective date of your UMPIP Contribution Election Form must be the first day of a month either on or after the date the form is signed.

3. Your church payroll administrator completes Part 6 of the UMPIP Contribution Election Form as your salary-paying unit. The employer number requested on the form is the church GCFA (General Council on Finance and Administration) number, not their Federal Tax ID number.

4. Your completed UMPIP Contribution Election Form must be sent directly to Wespath for processing (do not send this form to the TAC Benefits Office). Both you and your church should keep a copy for your records.

5. Wespath will invoice your church for the monthly amount of your UMPIP contributions, and your church will remit the appropriate monthly amount directly to Wespath.

6. The TAC Benefits Office does not draft your church for your personal UMPIP contributions since these contributions are made by payroll deduction and sent directly to Wespath by your church.

7. The monthly church pension draft made by the TAC Benefits Office is solely to collect the pension contribution amounts the church is required to make for their clergy.

8. Review your Wespath quarterly statements to verify that your UMPIP participant contributions are being received and invested.

9. You can complete a new UMPIP Contribution Election Form at any time if you want to make changes to your contribution or if you wish to terminate your contributions.

10. As long as you remain at the same appointment, you do not need to complete a new UMPIP Contribution Election Form each year if you do not want to make any changes to your contribution type or amount.

11. Any time you have an appointment change, you must complete a new UMPIP Contribution Election Form and have the payroll administrator at your new church complete and sign Part 6. Make sure your new UMPIP Contribution Election Form is sent directly to Wespath, that Wespath is invoicing your new church for your monthly contribution amount, and that your church is remitting your monthly UMPIP contributions directly to Wespath.
Questions? Contact:

Marianela Chinea, Group Health Benefits Specialist
TAC Center for Connectional Resources
mchinea@txcumc.org or 713-533-3723

Patricia Goforth-Rakes,
Senior Benefits Specialist, Pensions and Retiree Health Benefits
TAC Center for Connectional Resources
pgrakes@txcumc.org or 713-533-3702

Barbara Kilby
Manager, Group Health and Pension Benefits / HIPAA Privacy Officer
TAC Center for Connectional Resources
bkilby@txcumc.org; 713-533-3703 or 1-800-606-0350