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 certified salary sheet (the clergy 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 Group Health Benefits draft is on the 1st of each month and the Pension draft is on the 15th of each month (or the first business day thereafter).

- The Benefits Office will not draft for the new pastor’s Group Health or Pension benefits until the new pastor’s salary sheet certified by the pastor or other church official and the District Office is received.

- Salary sheets must be certified by the District Office at least two weeks before the next GHB or Pensions draft date in order to be included on the next month’s draft. Depending on the date the salary sheet is certified by the District Office, benefit amounts for more than one month may be included on the next month’s benefits drafts.

- Salary sheets must be certified by the District Office by the 15th of the month in order to be included on the next month’s GHB draft. For example, salary sheets must be certified by the District Office by June 15 in order to be included on the July 1 GHB draft and by July 15 in order to be included on the August 1 GHB draft.

Group Health Benefits
Clergy are only eligible to make one possible Group Health Benefits plan change with a change of appointment:

- 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.
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:

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

- 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).

- 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:**

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