

2023 Benefits Reminders 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%** (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 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 (GHB)

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.

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!*

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.

Questions? Contact:

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