



Virginia Conference 2009 Clergy Benefits At-A-Glance

Benefit	Eligibility	Cost of the Plan	Plan Provisions
Health Coverage <i>"Conference Health Plan"</i> Option 1 - HMO Option 2 - PPO Option 3 - CMCP	-- Eligible dependents -- Full-time Clergy	Monthly premium based on option elected and dependents covered. Pre-tax premiums paid through payroll deduction.	-- HMO provides 100% care after copays if HMO providers are used. -- Most PPO network care covered at 80% after \$500 deductible; medically necessary doctor visits and well-baby care at 100% after \$15 or \$25 copay -- HRA / PCA \$750 emp \$2250 family w/ traditional PPO plan 80% coverage after \$750/\$1500 deductible \$2000/\$4000 out of pocket maximum. -- All options include prescription drug coverage.
Long Term Care <i>"Conference Health Plan"</i>	-- All Virginia Conference Clergy & employees (full or part-time) and their family members	Premiums based on applicant age, premium mode and spousal discounts.	-- Community and Home Care Reimbursement -- Up to \$250 Daily Benefit -- 0 to 180 Day Deductibles -- 2 yr to Lifetime Benefit Periods
Dental Coverage <i>"Conference Health Plan"</i> Core Option High Option	-- Full-time Clergy -- Eligible dependents	Monthly premium based on option elected and dependents covered. Pre-tax premiums paid through payroll deduction.	Core option pays benefit of \$750 -- preventive/diagnostic: 100% -- basic services: 80% (after deductible) -- major or orthodontic services: not covered High option pays benefit of \$1,000 -- preventive/diagnostic: 100% -- basic services: 80% (after deductible) -- major services: 50% (after deductible) -- orthodontia: 50% (after deductible, \$1,000 lifetime max.)



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Healthcare Spending Account <i>"Conference Health Plan"</i>	-- Full-time Clergy	The amount elected is deducted from each paycheck on a pre-tax basis.	-- Set aside money in advance to pay up to \$4,992 of eligible health-related expenses, tax free for 2009. -- Eligible expenses are medical, dental, vision, and hearing expenses that cannot be reimbursed from another source.
Dependent Care Spending Account <i>"Conference Health Plan"</i>	-- Full-time Clergy	The amount elected is deducted from each paycheck on a pre-tax basis.	-- Set aside money in advance to pay up to \$4,992 of eligible dependent care expenses tax free for 2009. -- Eligible dependents include children thru age 12 or disabled dependents of any age.
Long-Term Disability <i>"Comprehensive Protection Plan"</i>	-- Full members at least ½ time -- Probationary members at least ½ time -- Full-time Local Pastors -- Associate Members -- Deacons in Full Connection ****	Paid by sponsoring church and Conference	-- CPP* Benefit = 70% of plan compensation capped at 200% of the DAC**. This benefit is reduced dollar-for-dollar, by any disability benefits received from the Social Security Administration. If the participant receives no Social Security Benefits, his or her CPP benefit will be reduced by the maximum SSA benefit available.
Life Insurance <i>"Comprehensive Protection Plan"</i>	-- Full members at least ½ time -- Probationary members at least ½ time -- Full-time Local Pastors -- Associate Members -- Probationary Deacons -- Deacons in Full Connection	Paid by sponsoring church and Conference	Life insurance benefit equal to: Active pastor: \$95,000 Retired pastor: \$97,468 scales to \$22,468 by 6th yr. Spouse of active pastor: 20% of DAC (\$11,645 for 2009) Widowed spouse: 15% of the DAC (\$8,734 for 2009)



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Pension <i>"Clergy Retirement Security Program"</i> <i>"United Methodist Personal Investment Plan"</i>	-- Full members -- Associate members -- Probationary members -- Full-time local pastors -- Part-time local pastors -- Student local pastors -- Probationary Deacons -- Deacons in Full Connection	Funded through contributions made by the church and the participant	-- Account is established in the participants name -- Churches contribute 12% of Contribution Base*** up to the DAC to the participant's account -- Clergy may make additional tax-deferred or after-tax contributions up to the IRS guidelines through the UMPIP program. -- Pension payable at age 62 or 35 years of service. -- Loans and withdrawals available with UMPIP program

* CPP: Comprehensive Protection Plan, administered by the General Board, is funded by the local church. The church contributes 4.4% of your Contribution

Base limited to 2 times the DAC.

** DAC: Denominational Average Compensation -- equal to \$58,266 in 2009.

*** Contribution Base: cash salary, excluding accountable reimbursement, plus housing allowance or parsonage factor, which is 25%, if parsonage is provided.