

Quadrennial
Benefits
Conference



CONFERENCE PERSPECTIVE

Navigating the Disability Process



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Agenda

- Key Definitions
- Summary of General Conference 2016 Changes
- Comprehensive Protection Plan (CPP) Overview
- CPP Disability Application Process

Key Definitions

Denominational Average Compensation (DAC)

Average plan compensation of clergy enrolled in United Methodist clergy plans and serving full-time appointments

2016: \$67,333

2017: \$68,876

CPP Eligibility

Plan Eligibility

Effective January 1, 2017

- Mandatory participation for eligible clergy
 - Serving full-time
 - Compensation equals 25% of DAC
- Not eligible
 - Clergy appointed half-time or quarter-time
 - *UMLifeOptions*

Premium calculation: 3% of plan compensation* (*housing plus cash salary*)

*** Plan compensation excludes “cash in lieu of group health coverage”**

Plan Sponsor Election

- Three-quarter time clergy
 - Full and provisional members (including deacons and elders)
 - Associate members
 - Members of other Methodist denominations
- Three-quarter time local pastors
- Leave of absence for no more than 12 months
 - Voluntary leave (personal, family, transitional)
 - Medical leave (not CPP disabled)
 - Attend school
 - Sabbatical leave

Premium calculation: 3% of plan compensation (*housing plus cash salary*)

Comprehensive Protection Plan (CPP)



- Death and disability benefits
- Severance benefits

Disability Benefits and Medical Leave



Medical (Incapacity) Leave ≠ Disability Benefits

Eligibility for medical leave *does not* equal long-term disability (LTD) claim approval

- **Medical leave** is a **relationship status** with the annual conference
- **CPP disability** is a **welfare benefit** claim determination
 - Liberty Mutual determines LTD claim approval based on medical evidence received

Separate Decisions

	Medical Leave	Disability Benefits
WHAT	Relationship to the conference	Income replacement benefit
WHO	<ul style="list-style-type: none"> • Joint Committee • Board of Ordained Ministry • Clergy Session 	<ul style="list-style-type: none"> • Administrator • Wespath for eligibility or appeals
BASIS	Unable to perform duties due to medical reasons	Unable to perform clergy duties for at least 6 months based on medical evidence

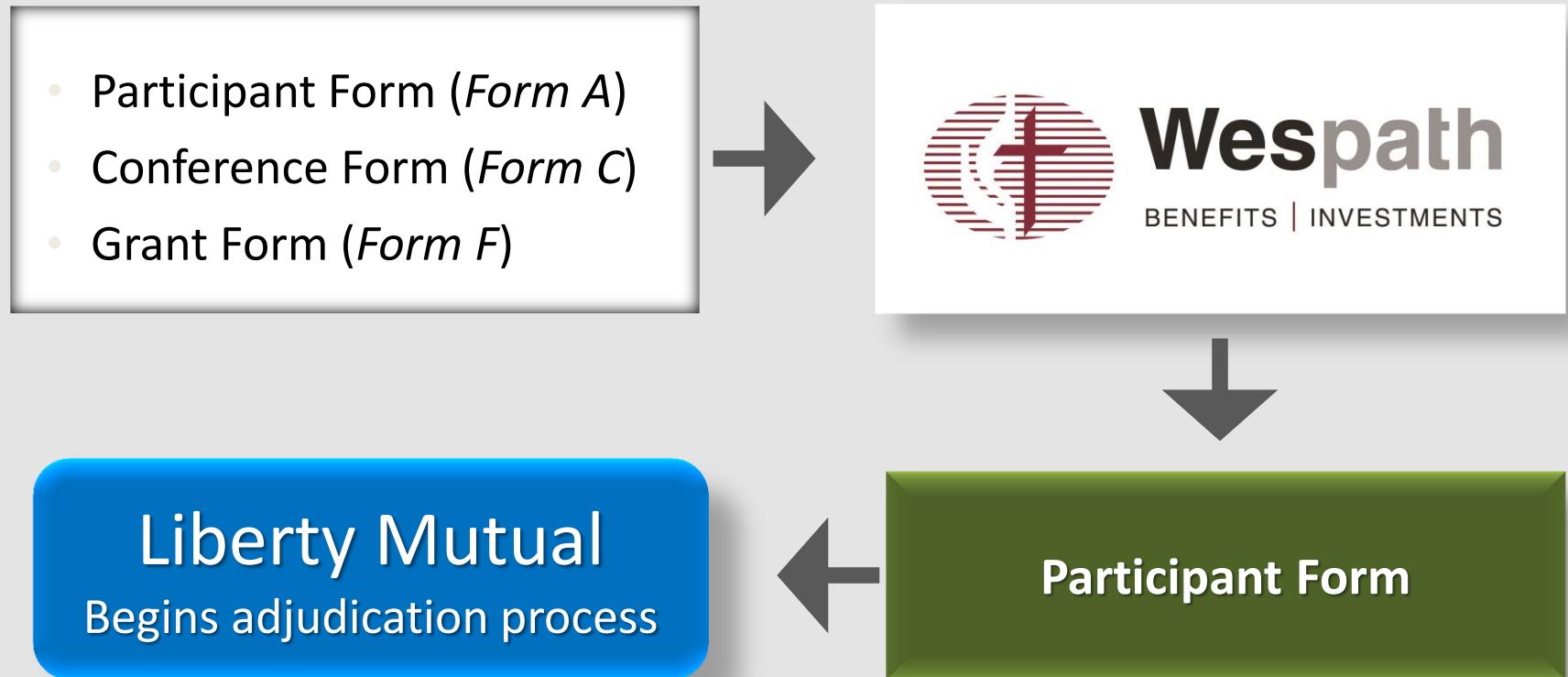
Disability Benefits Administrator

Liberty Mutual

Third-party adjudication
and claims management



LTD Application Process



How Can You Help

District Superintendent (DS)

- Assist with obtaining disability forms
- Confer with Joint Committee on Clergy Medical Leave (Joint Committee)
- Submit letter to Wespeth and Joint Committee supporting medical leave (if applicable)

Roles and Responsibility

Conference Benefits Officer (CBO)

- Verify clergy eligibility in CPP
- Provide disability forms to clergy or district superintendent
- Complete *Grant Form* based on conference policy (if applicable)
- Submit completed paperwork to Wespath

How Can You Help?

Conference Board of Pensions

- Set conference grant policy
 - Amount of grant
 - Duration of grant
 - Reimbursement (if applicable)
- Establish policy regarding other benefits
 - Medical insurance
 - Moving expenses

How Can You Help?

Joint Committee on Clergy Medical Leave

- Confer with DS on clergy status
- Make recommendations to Board of Ordained Ministry regarding status of medical leave
- Assist CBO and DS in contacting clergy to follow up on requested medical information
- Aid CBO and DS with transitional needs of clergy (e.g., secure housing, transportation, pastoral care)

LTD Claim Adjudication

Timeline

25-day turnaround from date
Liberty Mutual receives forms

- Delays due to lack of medical information
- Liberty Mutual will provide written notice to claimant and CBO

Claim Adjudication Process

Proof of claim—45 days



- Step approach in obtaining medical data from treating providers—one 45-day extension
- Final determination made after 60 days based on medical data received to date

Claim Adjudication Process

DAY 1	Claim submission
DAY 2	Liberty Mutual contacts participant for intake and contacts physicians for medical records
DAY 15	Liberty Mutual contacts participant that physician has not responded
DAY 30	Liberty Mutual requests medical records again
DAY 45	Liberty Mutual contacts participant again regarding missing medical records and one-time extension given
DAY 60	Final determination is made based on medical records received

Application Determination

Approvals

- Effective date is 1st of the month following last day of paid salary or grant
 - Plan will reimburse conference for grant
- Liberty Mutual will conduct ongoing reviews of claim

Denials

- Appeal claim denial
 - Initial appeal, intermediate appeal, final appeal

How Can You Help?

Conference Benefits Officer

- Receive claim updates from Liberty Mutual
- Keep Joint Committee and DS apprised of change in clergy disability status

How Can You Help?

Joint Committee on Clergy Medical Leave

- Provide continuing ministry to clergy and assist with maintaining fellowship with members of the conference
 - Committee members visit clergy at least once/year
 - Committee members call clergy at least twice/year
 - Identify if and when “extra” assistance is needed by clergy (e.g., transportation needs to/from doctors, pastoral care, etc.)
- Keep records of all visits and communications

Return-to-Work Program

Income from Part Time Work

Period	Other income Offset
First 24 months of disability	<ul style="list-style-type: none">• Up to 100% of pre-disability compensation from disability benefits + earnings• Above 100%: \$1 for \$1 offset
After 24 months	<ul style="list-style-type: none">• 50¢ offset for each \$1 from earnings

Return-to-Work (RTW) Overview

- Claimants with doctor's release for any type of part-time work
- Participant disincentive (10% of benefit payment)
 - For refusal to participate in approved RTW plan
- Conference incentive (grant)
 - Up to the lesser of 40% of DAC or 50% of pre-disability compensation reimbursement credited to conference account
 - Conference to monitor participant's RTW compliance

Return-to-Work Process

Step 1	Participant receives medical release from own attending physician for any level of part-time work
Step 2	Liberty Mutual verifies participant's work restrictions and limitations ("R&Ls")
Step 3	Liberty Mutual notifies participant that his/her physician provided medical release for part-time work
Step 4	Wespath and conference review participant's R&Ls <ul style="list-style-type: none">• Identify potential transitional position

Return-to-Work Process

Step 5	Conference sends transitional position recommendation to Wespath and Liberty Mutual
Step 6	Liberty Mutual reviews recommended transitional position and duties <ul style="list-style-type: none">• Ensures position aligns with participant's R&Ls• Completes <i>Transitional Position Plan Form</i>
Step 7	Liberty Mutual notifies participant, presents RTW plan
Step 8	Conference monitors participant's progress and compliance with the RTW plan

Return-to-Work Process

Step 7a	If a transitional position is <i>not</i> identified by the conference, Liberty Mutual will begin the process of identifying a transitional position outside the Church
Step 8a	Liberty Mutual will create and present RTW Transitional Plan
Step 9a	Liberty Mutual will monitor participant's compliance

Return-to-Work Process

Step 10	Conference notifies Liberty Mutual every 3 months of any compensation (salary or wages) paid <ul style="list-style-type: none">• Via e-mail or with paystubs
Step 11	RTW program <ul style="list-style-type: none">• Maximum: 12 months

Next Step

Attending physician recommendation:

- Release participant to full-time work, **or**
- Keep participant on CPP disability

Function	Reduced Hours	Reduced Stress	Limited Standing	Limited Walking	Limited Lifting	Limited Driving
Hospital visitation	✓		✓	✓	✓	
Nursing home visits	✓		✓	✓	✓	
Telephone calls to shut ins	✓	✓	✓	✓	✓	✓
Send cards to shut ins	✓	✓	✓	✓	✓	✓
Update church websites	✓	✓	✓	✓	✓	✓
Review church policies/procedures	✓	✓	✓	✓	✓	✓
Assist with bulletin/newsletter	✓	✓	✓	✓	✓	✓
Assist with church office work	✓	✓	✓	✓	✓	✓
Grief/pre-marital counseling	✓		✓	✓	✓	✓*
Teach Bible study	✓	✓	✓	✓	✓	✓*
Tutoring/mentoring	✓	✓	✓	✓	✓	✓*
Food bank volunteer	✓	✓	✓	✓	✓	✓*
Homeless shelter volunteer	✓		✓	✓	✓	✓*
Nursing home volunteer	✓	✓	✓	✓	✓	✓*
After school program assistance	✓	✓	✓	✓	✓	✓*
Halfway house volunteer	✓		✓	✓	✓	✓*
Hospice volunteer	✓		✓	✓	✓	✓*
YMCA after school program	✓	✓	✓	✓	✓	✓*
Speaker—church groups/auxiliary	✓	✓	✓	✓	✓	✓*
Speaker—community groups	✓	✓	✓	✓	✓	✓*
Interfaith hospitality network	✓	✓	✓	✓	✓	✓*

* Limited; may be required to reach location of work

Roles and Responsibilities

District Superintendent

- Confer with CBO to assist in identifying and outlining specific duties for transitional position within clergy's restrictions and limitations (R&Ls)
- Appoint member to monitor clergy for compliance with transitional position; document any non-compliance
 - Member will submit hours worked and compensation paid (if any) to CBO

Roles and Responsibilities

Conference Benefits Officer (CBO)

- Participate in roundtable discussion with Wespath and Liberty Mutual Return-to-Work (RTW) coordinator
- Act as liaison between Wespath and DS
- Assist DS in coordination of transitional position
- Submit hours/pay for time worked

Roles and Responsibilities

Joint Committee on Clergy Medical Leave

- Assist DS and CBO in identifying and coordinating transitional position
- Aid clergy with transition back to work (e.g., assistance with accommodations, transportation needs, etc.)
- At end of RTW period: evaluate medical leave status and make necessary recommendations to conference Board of Ordained Ministry



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