

Quadrennial  
Benefits  
Conference



# Focus on Processes



**Wespath**  
BENEFITS | INVESTMENTS



# Agenda

- Operational Processing
- What's New—On the Horizon for **January 1, 2017**
- What's Beyond the Horizon
- Guiding Participants

# Operational Processing

# Customer Service Department

Provides day-to-day operational, record-keeping and plan administration for the retirement, health and welfare plans

**Call Center**

**Pension Administration**

**Plan Sponsor Managers**

**Benefits Determination Team**

**Health Team**

- Disability Benefits
- Distribution
- Retirement
- Survivor Benefits

**Office Services**

# Call Center

## **Role/Function**

- Answer participant phone calls and e-mails
- Enter participant and plan sponsor data into the system

## **Examples of Calls**

- Questions regarding plans, distribution, benefits etc.
- Questions prompted by quarterly statements
- Pension projections
- Process forms
- Assist participants to register for Benefits Access

# Plan Sponsor Managers

## Role/Function

- Hub for conferences
- Receive and process work and research requests from conferences

## Types of Tasks

- Process conference adjustments
- Money transfer
- Provide plan information
- Provide operational and plan training (with conference liaisons)

# Health Team

## Role/Function

- Serve as the health advocate for HealthFlex participants

## Types of Tasks

- Enroll participants
- Answer plan questions
- Discuss claims with vendors
- Process billing
- Manage dependent information

# Office Services

## Role/Function

- Known as the “hub of the organization”

## Types of Tasks

- Open and sort mail
- Assign mail a bar code form
- Scan and index bar code form
- Generate/mail kits to participants
- Deliver mail within Wespath
- Conduct research for Wespath departments



# Pension Administration

## Role/Function

- Apply contributions to retirement and welfare plans
- Respond to monthly billing inquiries
- Manage the Contribution Management system

## Type of Tasks

- Account adjustment
- Record verification
- Electronic wires
- Loan repayments and reconciliations
- Contribution limit testing

# Benefits Determination— Disability Benefits

## Role/Function

- Administer disability benefits for participants

## Type of Tasks

- Administer long-term disability benefits for participants
- Verify disability claims
- Forward claims to vendor (Liberty Mutual)
- Correspondence with participants regarding their claims

# Benefits Determination— Distributions

## **Role/Function**

- Administer distribution benefits for all retirement plans

## **Type of Tasks**

- Process distribution payments
- Answer participants distribution questions
- Reconcile accounts with Treasury
- Coordinate tax reporting forms and process Required Minimum Distributions

# Benefits Determination— Retirement

## Role/Function

- Administer retirement benefits

## Type of Tasks

- Calculate pension projections
- Notify participants that they are eligible to retiree
- Send application for benefits (AFB) forms to those who intend to retire
- Set up retirement benefits for participant plans

# Benefits Determination— Survivor Benefits

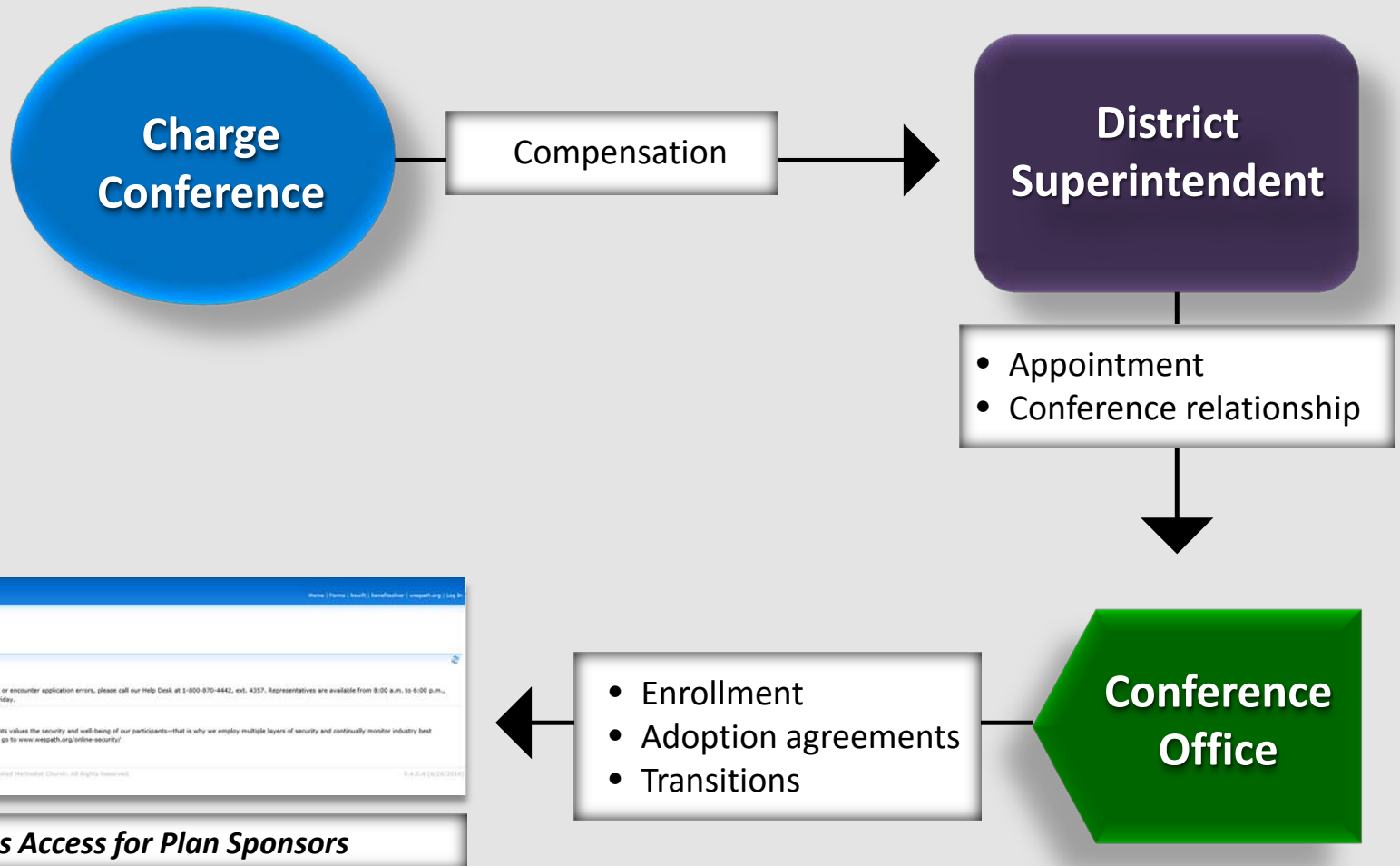
## Role/Function

- Process benefits payable at time of death for a participant, spouse, surviving spouse, child or beneficiary

## Type of Tasks

- Determine distributions
- Send application for benefits (AFB) to beneficiary with available benefit options
- Set up survivor benefits

# Operational Processing





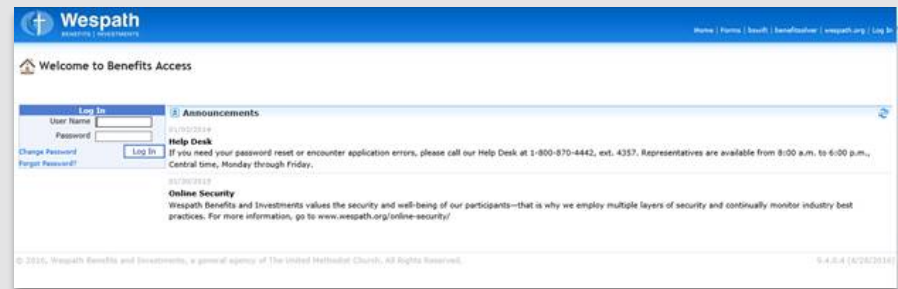
# Operational Processing



- Adoption agreements
- Contributions
- UMPIP deferrals



- Indicative data
- Life events



**Benefits Access for Plan Sponsors**

# What's New—2017

# Compensation

## “Compensation” Definition

Excluding any additional compensation paid to clergy in lieu of group health plan

**Note:** For conferences that have terminated their group health plan for clergy



# Compensation

## Current

Compensation Details					
Effective Dates	Total Cash (C)	Housing Allowance (H)	Parsonage (P)	Total Plan Compensation (C+H or C+P)	Portion of Cash Designated as Housing
01/01/2016	\$35,880	\$0	\$8,970	<b>\$44,850</b>	\$4,000
01/01/2015 – 12/31/2015	\$35,175	\$0	\$8,794	<b>\$43,969</b>	
07/01/2014 – 12/31/2014	\$33,500	\$0	\$8,375	<b>\$41,875</b>	

## Future


Compensation						
Effective Dates	Cash excluding Health Care Compensation (C)	Housing Allowance (H)	Parsonage (P)	Total Plan Compensation (C+H or C+P)	Portion of Cash Designated as Housing	Health Care Compensation
07/01/2015	\$61,000	\$0	\$15,250	<b>\$76,250</b>	\$7,000	\$12,000
07/01/2014 - 06/30/2015	\$59,800	\$0	\$14,950	<b>\$74,750</b>		

# Batch Upload Files

- **Participant Changes Upload File**
  - Additional column for “**Health Care Compensation**” will be added
- **Compensation Upload File**
  - No changes will be made
    - Manual entry of health care compensation into the system

# Comprehensive Protection Plan (CPP)

## Electable Options for CPP Coverage

COMPREHENSIVE PROTECTION PLAN	
^ CPP110 	
<b>Wespath Code</b>	<b>Effective Date</b>
CPP110	01/01/1982
<b>Plan Sponsor Elections</b>	
<b>Amendment Date</b>	01/01/2016
<b>Sabbatical</b>	Elected
<b>Attend School</b>	Elected
<b>Medical Leave</b>	Elected
<b>Voluntary Leave of Absence (personal, family, transitional)</b>	Not Elected
<b>Clergy Appointed 3/4 time</b>	Elected
<b>Local Pastors (includes non-Methodist denominations) Appointed 3/4 time</b>	Not Elected
<b>Participant Contributions</b>	3%



# What's Coming—2017

# Enhanced Security

- Central location to access multiple applications
  - Multi-factor authentication
  - Create and maintain security preferences
  - Send and receive secure messages
- Masking of Social Security number (SSN)



# Service and Compensation Module

- Add “Service”
- Add “Compensation”

The screenshot displays the 'Service and Compensation' module interface. It features a table with two sections. The top section shows two entries with columns for APPT, location, institution, and dates. The bottom section shows two entries with columns for APPT, location, institution, and dates. An 'Add' dropdown menu is open, showing options for 'COMPENSATION' and 'SERVICE'. An 'Edit' button is visible next to the second entry in the bottom section.

Service and Compensation				
APPT 100%	TINLEY PARK	NORTHERN ILLINOIS	07/01/2014	Edit
APPT 100%	CHADWICK HOPE	NORTHERN ILLINOIS	01/01/2014 – 06/30/2014	Edit

Service and Compensation				
APPT 50%	LANSING FIRST	NORTHERN ILLINOIS	07/01/2014	
APPT 50%	POPLAR GROVE	NORTHERN ILLINOIS	07/01/2014	Edit

Dropdown menu options: + Add, COMPENSATION, SERVICE

# Service and Compensation Module

- Add “Service”
- Add “Compensation”

The screenshot shows a web-based form titled "Service and Compensation". At the top right, there are buttons for "Action", "Refresh", and "Add". The form is divided into several sections:

- Type of Record being Added\***: Radio buttons for "New (Single)", "New (Multiple)", "346.1", and "Historical".
- Membership\***: A dropdown menu showing "1 - ELDER FULL CONNECT - 110 - NORTHERN ILLINOIS - (07/01/2000 -)".
- Service Type\***: A dropdown menu showing "ACTIVE".
- Appointment/Hours\***: An empty dropdown menu.
- Employer/Organization\***: An empty text input field.
- Effective Dates\***: Two date pickers separated by a hyphen.
- Responsible Conference**: A dropdown menu showing "NORTHERN ILLINOIS (110)".

Below these fields is a table for **Compensation** with the following columns:

Effective Dates*	Cash excluding Health Care Stipend (C)	Housing Allowance (H)	Parsonage (P)	Total Plan Compensation (C+H or C+P)	Portion of Cash Designated as Housing	Health Care Stipend
	\$	\$ 0		\$0	\$	\$

\* Required field.

At the bottom right, there are "Save" and "Cancel" buttons.

# Service and Compensation Module

- Add “Compensation”

Service and Compensation

Action Refresh Add

Add Compensation

Service	Effective Dates*	Cash excluding Health Care Stipend (C)*	Housing Allowance (H)	Parsonage (P)	Total Plan Compensation (C+H or C+P)	Portion of Cash Designated as Housing	Health Care Stipend
APPT 50% - LANSING FIRST		\$	\$ 0	<input type="checkbox"/>	\$0	\$	\$
APPT 50% - POPLAR GROVE		\$	\$ 0	<input type="checkbox"/>	\$0	\$	\$

\* Required field.

Save Cancel

# Service and Compensation Module

- Edit “Compensation”

Service and Compensation

⚙️ Action
🔄 Refresh
➕ Add

**Membership\***

1 - ELDER FULL CONNECT - 110 - NORTHERN ILLINOIS - (07/01/2000 - )

**Service Type\***

ACTIVE

**Appointment/Hours\***

APPT 50%

**Employer/Organization\***

518060 - LANSING FIRST

**Effective Dates\***

07/01/2014 -

**Responsible Conference**

NORTHERN ILLINOIS (110)

**Compensation** + Insert

Effective Dates*		Cash excluding Health Care Stipend (C)	Housing Allowance (H)	Parsonage (P)	Total Plan Compensation (C+H or C+P)	Portion of Cash Designated as Housing	Health Care Stipend
01/01/2016		\$ 61000	\$ 0	<input checked="" type="checkbox"/>	\$76,250	\$ 7000	\$
01/01/2015	12/31/2015	\$ 59800	\$ 0	<input checked="" type="checkbox"/>	\$74,750	\$	\$
07/01/2014	12/31/2015	\$ 59800	\$ 0	<input checked="" type="checkbox"/>	\$74,750	\$	\$

\* Required field.

✓ Save
✕ Cancel



# Batch Upload Files

- **Participant Changes Upload File**
  - Renamed “**Membership and Appointment Changes**” upload file
- **Compensation Upload File**
  - Renamed “**Compensation and Participant Contribution Election**” upload file
    - More user friendly
    - Column to add health care compensation

# Enhanced Reports

- Replace SSN with participant number
- Remove birth date—use calculated age where needed
- Contact information—user option as exception
  - Requires multi-factor authentication
  - Audit log of user requests

# Appointment Report

## Active Participants—Formerly Active Clergy

- Include leaves of absence
- Include total years of service
- Include participant contribution elections—  
if technically feasible
- Replaces “**No Record of Appointment**”  
and “**Over Age 72**” for conference
- Request to include contact information
- Available to organizations

# Other Reports

- **Retired Participants—New**
  - Based on previous ad hoc report requests
  - Request to include contact information
- **Death Notifications—New**
  - One standard report
  - Eliminating Personally Identifiable Information from e-mail notification and 3 separate monthly reports

# Contribution Activity

## Formerly Contribution Reconciliation

- Include RPGA\*
- Allow request for full prior calendar regardless of current date
- Subtotal report at participant level and include grand totals
- Suppress contribution types for which no contribution are reported

\* **RPGA: Retirement Plan for General Agencies**

# Participant Contribution Change

## Formerly Contribution Election Change Report

- Include change user
- Available every month
- Retained due to reporting of appointment changes that require new withholding agreement

# Decommissioned Reports

- CPP Special Arrangements
- CRSP DC\* Match Employer Detail
- CRSP\* Decision
- UMPIP\* Contribution Percentages
- Conference Profile Report
- Payment to Annuitant

\* CRSP-DC: Clergy Retirement Security Program Defined Contributions

UMPIP: United Methodist Personal Investment Plan

# Guiding Participants



# Benefits Access for Participants



Conference access  
through the participant record

# Projection Tools

Retirement Readiness Tool

Retirement Benefits Projection

LifeStage Retirement Income Calculator

# Retirement Readiness Tool

Designed to project how close a participant will be to his or her goal at retirement based on customizable factors

## Are You on Track?

- Projected balance at normal retirement age
- Customizable retirement goal

## Improve Your Future

- Ways to close the gap



# Retirement Benefits Projection

Designed to project retirement benefits based on elections the participant makes

- Benefit commencement date
- Distribution options

The screenshot displays the 'Benefits Access' web application interface. At the top, there are navigation links: Home, Pending Actions, Contact Us, GEDPHE.org, and Log Out. Below this, a user profile is shown: 'User Profile for: Near Retirement, March 2, 2016'. The main navigation bar includes 'My Benefits', 'Take Action', 'Learn More', and 'Find Resources'. Under 'Take Action', there are four tabs: 'UPDATE PERSONAL DATA', 'MANAGE INVESTMENTS', 'PROJECT FUTURE VALUES', and 'MANAGE DISTRIBUTIONS'. The 'PROJECT FUTURE VALUES' tab is selected, showing a dropdown menu with 'Project future retirement benefits'. Below the tabs, a breadcrumb trail reads 'Take Action > Project Future Values > Retirement Benefits Projection'. The main heading is 'Retirement Benefits Projection'. A progress bar shows the following steps: Personal Information, Benefits Commencement Date, Personal Contributions, Growth Rates, CRDP DB Distribution Options, MIP Distribution Options, DC Account Distribution Options, and Verify. The current step is 'Benefits Commencement Date'. Below the progress bar, a message states: 'Check the information below and make changes, if necessary. If you anticipate changes in your personal information (e.g., marital status or compensation), you may change some of the data for purposes of this projection.' The form fields are: Date of Birth: 07/01/1950; Marital Status: Married (dropdown); Spouse Date of Birth: 07/01/1950 (calendar icon); Total Current Compensation (\$): 67,333; Appointment / Hours: 100% (dropdown); Current Clergy Service Toward Retirement Eligibility (per Discipline §358.2): 10 (dropdown) 0 (checkbox) Years. At the bottom right, there are 'CANCEL X' and 'CONTINUE >' buttons. The footer contains the copyright notice: '© 2011 General Board of Pension and Health Benefits of The United Methodist Church 3.5.0.0 (1/30/2016)' and links for 'Terms & Conditions', 'Privacy Policy', and 'Site Map'.

# LifeStage Retirement Income Calculator

Designed to estimate monthly retirement income based on:

- Current defined contribution (DC) account balances
- Date participant elects to begin payments
- Payment safety zone

The screenshot shows the 'LifeStage Retirement Income Calculator' interface. At the top, there are three tabs: 'RETIREMENT BENEFITS PROJECTION', 'RETIREMENT READINESS TOOL', and 'LIFESTAGE RETIREMENT INCOME CALCULATOR'. The main heading is 'LifeStage Retirement Income Calculator' with a 'Print' icon. Below the heading, there is a brief explanation of the tool's purpose and a note about assumptions. The input section includes two fields: 'Enter Account Balance Used to Calculate Monthly Payments' with a value of '\$224,906.87' and 'Select Date You Intend to Retire and Begin Receiving Payments' with a value of '03/01/2017'. There is a checkbox for 'Include a one-time rollover of 35% of my MPP account balance' which is checked. A 'RECALCULATE' button is positioned below the inputs. An arrow points down to the results section, which displays 'Estimated LifeStage Retirement Income' and a 'Payment Safety Zone' represented by a dashed line with a triangle pointing to the center. The values are '\$ 545' on the left, '\$ 760 / month' in the center, and '\$ 961' on the right. At the bottom, there is a note about inflation adjustments and a link to '>> Sign up for LifeStage Retirement Income'.

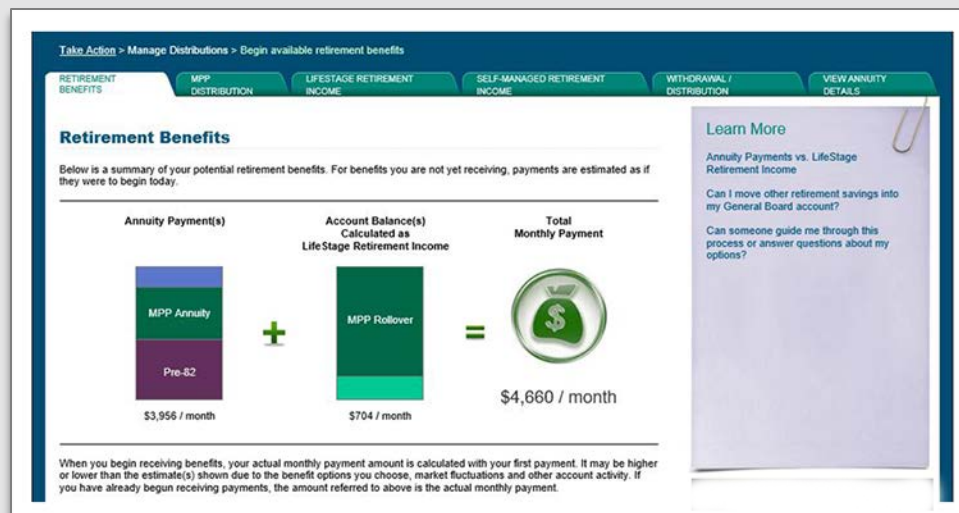
# Requesting Distributions

- Begin a lifetime benefit payment
- Elect “**LifeStage Retirement Income**” or “**Self-Managed Retirement Income**”
- Take an in-service withdrawal
- Request a one-time distribution

# Beginning a Lifetime Benefit

## Retirement Benefits Summary

- Estimates payments as if they were to begin today
- Provides a “hub” for making lifetime benefit elections
- Displays a check mark next to completed elections



# LifeStage Retirement Income



- Allows participants to convert DC account balances to monthly payments at retirement
- LifeStage Retirement Income:
  - Manages investment allocation (required)
  - Calculates payment amounts
  - Adjusts payments annually for inflation and significant changes in participant's account balance



# Self-Managed Retirement Income

- Allows participants to convert DC account balances into monthly or annual payments at retirement
- Participant options include:
  - Manage own investments
  - Select payment duration
  - Adjust payment amounts or investment allocations when needed

# In-Service / One-Time Distribution

Allows participants to request in-service withdrawals or a one-time distribution from DC balances

- Available until participant exhausts account balance

The screenshot displays the 'Benefits Access' website interface. At the top, there are navigation links for 'Home', 'Pending Actions', 'Contact Us', 'SOP/Helping', and 'Log Out'. Below this, a user profile is shown: 'User's Profile for: Near Retirement - March 1, 2016'. The main navigation bar includes 'My Benefits', 'Take Action', 'Learn More', and 'Find Resources'. Under 'Take Action', there are four tabs: 'UPDATE PERSONAL DATA', 'MANAGE INVESTMENTS', 'PROJECT FUTURE VALUES', and 'MANAGE DISTRIBUTIONS'. The 'MANAGE DISTRIBUTIONS' tab is active, showing a dropdown menu with 'Take a Withdrawal / Distribution' selected. Below this, the 'Take a Withdrawal / Distribution' form is displayed. It has a progress bar with three steps: 'Enter Amount', 'Provide Payment Information', and 'Verify'. The 'Provide Payment Information' step is currently active. The form includes fields for 'Bank Name', 'Bank Phone Number', 'Account Type' (with radio buttons for 'Checking' and 'Savings'), 'Bank Transit Routing Number', and 'Account Number'. A diagram of a check is shown with labels for 'Routing #', 'Account #', 'Check #', 'Transit Symbol', and 'ON US SYMBOL'. At the bottom of the form, there is a link: 'Would you rather mail your application to the General Board? Click here to print your application.' and buttons for 'BACK', 'CANCEL', and 'NEXT STEP'.

# Loan Modeling

Allows participant to request **General Purpose** or **Primary Residence Loan** from UMPIP

The screenshot shows a web application interface for loan modeling. At the top, there are four navigation tabs: 'My Benefits', 'Take Action' (highlighted), 'Learn More', and 'Find Resources'. Below these are four main action buttons: 'UPDATE PERSONAL DATA', 'MANAGE INVESTMENTS' (highlighted), 'PROJECT FUTURE VALUES', and 'MANAGE DISTRIBUTIONS'. Each button has a dropdown menu with 'Choose an action'. A breadcrumb trail reads 'Take Action > Manage Investments > Model / Request a Loan'. The main heading is 'Model / Request a Loan'. Below this is a progress bar with steps: 'Choose Loan Type' (highlighted), 'Set Loan Terms', 'Review Loan Terms', 'Set Distribution Options', 'Set Repayment', and 'Verify'. A paragraph of text explains that dipping into retirement savings may risk financial future and offers financial counseling. The question 'What type of loan would you like to model?' is followed by two radio button options: 'Principal Residence Loan' (selected) and 'General Purpose Hardship Loan'. The 'Principal Residence Loan' option includes the text 'Purchase of a residence for yourself (excluding mortgage payments)'. The 'General Purpose Hardship Loan' option includes a detailed description: 'A hardship loan can be for unreimbursed medical expenses, tuition, repair of damage to your primary residence, funeral expenses, prevention of foreclosure on your primary residence, expenses due to declared disasters, or other severe hardship. The loan can be taken for new or existing debt. Review the [Hardship Loan Terms & Conditions](#) for details.' At the bottom right, there are 'CANCEL X' and 'CONTINUE >' buttons. The footer contains copyright information: '© 2011 General Board of Pension and Health Benefits of The United Methodist Church 3.5.0.0 (1/30/2016)' and links for 'Terms & Conditions', 'Privacy Policy', and 'Site Map'.

# Viewing Retirement Benefits

Benefits Access

Home | Pending Actions | Contact Us | GBCPHI.org | Log Out  
User Tu Profile for : Near Retirement March 1, 2016

My Benefits | Take Action | Learn More | Find Resources

## Ready to Manage Your Benefits?

Want to review your personal information, retirement benefits or investments...or just checking your retirement projections?

Select from the options below to get started:

PERSONAL PROFILE

RETIREMENT BENEFITS

PROJECT FUTURE VALUES

© 2011 General Board of Pension and Health Benefits of The United Methodist Church 3.0.0.0 (1/30/2016) [Terms & Conditions](#) | [Privacy Policy](#) | [Site Map](#)

My Benefits page is the starting point for participants to view accumulated benefits and manage investment elections

# Viewing Personal Information

## Service and Compensation

- View only for participant
- Corrections must be made by conference office

The screenshot displays the 'Benefits Access' web application interface. At the top, there is a navigation bar with links for 'Home', 'Pending Actions', 'Contact Us', 'GBOPHB.org', and 'Log Out'. Below this, a secondary navigation bar includes 'My Benefits', 'Take Action', 'Learn More', and 'Find Resources'. The main content area is divided into three tabs: 'PERSONAL PROFILE', 'RETIREMENT BENEFITS', and 'PROJECT FUTURE VALUES'. The 'PERSONAL PROFILE' tab is active, and the 'Service and Compensation' section is selected. Below this, there are sub-tabs for 'PERSONAL INFORMATION', 'BENEFICIARIES', 'SERVICE AND COMPENSATION', and 'USER PREFERENCES'. The 'Service and Compensation' section features a 'Clergy Service Record' link and a table with the following data:

Effective Dates	Employer / Organization	Appointment / Hours	Membership Type	Member Conference	Responsible Conference
07/01/2015	Employer	APPT 100%	Elder Full Connect	Illinois Great Rivers	Illinois Great Rivers

On the right side of the page, there is a 'Learn More' section with a paperclip icon, containing the text: 'Make sure your service and compensation information is accurate. How do I correct my service or compensation information?'. At the bottom of the page, there is a copyright notice: '© 2011 General Board of Pension and Health Benefits of The United Methodist Church 3.5.0.0 (1/30/2016)' and links for 'Terms & Conditions', 'Privacy Policy', and 'Site Map'.

# Other Notable Pages

- News and reminders—apply for retirement benefits online e-Learning
- Learn More
- Find Resources
- Benefits Access log-in:
  - New user
  - Need help logging In?
  - Security questions
    - Multiple layer authentication control

# Questions

## Plan Sponsor Managers

**1-800-269-2244, ext. 4003**

8:00 a.m. – 6:00 p.m.,  
Central time

**psmteam@wespath.org**

## Retirement Team

**1-800-883-4078**

8:00 a.m. – 6:00 p.m.,  
Central time

**retirementteam@wespath.org**



**Wespath**

BENEFITS | INVESTMENTS