



CBOP/CBO Training—October 2020



Wespath

BENEFITS | INVESTMENTS

Welfare Benefits Overview

Agenda

- Comprehensive Protection Plan (CPP) Overview
- CPP Disability Application Process
- Voluntary Transition Program
- *UMLifeOptions*



CPP Eligibility

CPP Plan Eligibility

Effective January 1, 2017

- Mandatory participation for eligible full-time clergy
 - Compensation equals 25% of DAC
- Plan sponsor election
 - Three quarter time clergy
 - Clergy on leave of absence for no more than 12 months

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

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

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

Benefits Available

Disability Benefits

Active Clergy

Death Benefits

Active and Retired Clergy

Severance Benefits

Active Full Members



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

Long-Term Disability Plan Benefits



Definition: Unable to perform duties due to injury or illness for at least 6 continuous months

Disability Amount

- 70% of pre-disability plan compensation (housing + cash salary)
- Social Security offset (\$1 for \$1)

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

Benefit Duration Schedule—Current Benefit

Age at Disability	Benefit Duration
Less than age 62	To Social Security retirement age or date of retirement, if earlier
Age 62	60 months
Age 63	48 months
Age 64	42 months
Age 65	36 months
Age 66	30 months
Age 67	24 months
Age 68	18 months
Age 69 and above	12 months or age 72, whichever is earlier

**If disabled prior to
December 21, 2012,
maximum benefit duration
to age 65**

Career



Death Benefits



Active and retired clergy death benefit



Spousal death benefit



Surviving spouse death benefit



Child death benefit



Surviving child benefits



Minimum surviving spouse retirement benefit

Active Death Benefits

Provision	CPP Death Benefit
Clergy	\$50,000
Spouse	20% of DAC at time of death
Surviving Spouse	15% of DAC at time of death
Child	10% of DAC at time of death

Retiree Death Benefit

Provision	Retired December 31, 2012 and Earlier	Retired January 1, 2013 and Later
Eligibility	<ul style="list-style-type: none">• Eligible to receive a benefit from CRSP at time of retirement, <i>and</i>• Enrolled in CPP for 5 of the last 10 years, <i>or</i>• Active participant in CPP for 25 years	<ul style="list-style-type: none">• Eligible to receive a benefit from CRSP at time of retirement, <i>and</i>• Enrolled in CPP for 12 of the last 15 years, <i>or</i>• Active participant in CPP for 25 years

Retiree Death Benefit Amounts

Provision	Retired December 31, 2012 and Earlier	Retired January 1, 2013 and Later
Retiree	30% of DAC at time of death	Flat amount of \$20,400
Retiree Spouse	20% of DAC at time of death	Flat amount of \$15,300
Retiree Surviving Spouse	15% of DAC at time of death	Flat amount of \$10,200
Retiree Child	10% of DAC at time of death	Flat amount of \$8,160



CPP Disability Claim and Procedures

LTD Application Process

Wespath
Form A - Applicant Information for Comprehensive Protection Plan (CPP) Long Term Disability Benefits

Instructions: Please complete this form and return it to the address below.

Wespath Health and Retirement
1000 North Main Street
PO Box 1000
Lincoln, NE 68502-1000

Part 1 - Applicant Information

Participant # _____
Applicant last name _____ Applicant birth date _____
Present address _____
City _____ State _____ Zip _____
Primary phone # () _____ Participant # _____
Alternate phone # () _____

Part 2 - Conference/Plan Sponsor Contact Information

Conference/Plan sponsor name _____ Phone # () _____
Address _____

Part 3 - Disability Question

1. Have you ever had a disability or been on any sick leave because you were unable to perform the usual and customary duties of your position for a continuous period of 30 days or more, or an intermittent period of 60 days or more, or a combination of both, during the 12 months immediately preceding the date of application for benefits? Yes No

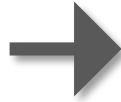
2. If you answered "Yes" to question 1, please provide the date(s) of disability and the reason for the disability. If you are currently disabled, please provide the date(s) of disability and the reason for the disability.

3. List the number of consecutive days you were unable to perform your usual and customary duties. None 1-30 31-60 61-90 91-120 More than 120 days

4. If you answered "Yes" to question 1, please provide the date(s) of disability and the reason for the disability. If you are currently disabled, please provide the date(s) of disability and the reason for the disability.

5. What is the date of the accident or the beginning of the illness in which you produce your present condition? Yes No

6. Do you expect to return to work? Yes No



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6. Do you expect to return to work? Yes No

Participant Form



- Participant Form (Form A)
- Conference Form (Form C)
- Grant Form (Form F)



Conference Roles and Responsibilities

Conference Benefit Officer

- Verify CPP eligibility
- Submit application to Wespath
- Submit Form F (if applicable)

District Superintendent

- Assist clergy with application process (as necessary)
- Confer with Joint Committee on Medical Leave and provide written support to Wespath as appropriate

Conference Roles and Responsibilities

Joint Committee on Clergy Medical Leave

- Make determination for *medical leave* per conference policy
 - JCI *does not* determine eligibility for CPP application
 - Participants enrolled in CPP are eligible to apply for disability
 - Participants that apply for disability are not required to be on medical leave
- Assist DS with obtaining documentation

LTD Claim Adjudication

Timeline: 45 to 60-day turnaround from date Lincoln Financial Group receives forms

Approvals

- Effective date is 1st of the month following last day paid salary or grant
- Lincoln will conduct ongoing reviews of claim

Retirement Accounts

CPP contributes up to 3% of plan compensation to CRSP DC

	MPP*	CRSP	UMPIP
DISABILITY	35% of account balance	DC account balance	100% of account balance if permanently disabled under IRS rules

* **MPP:** Ministerial Pension Plan



Voluntary Transition Program

When It's Time for Change

**“Staying in a vocation
when it is no longer
life-giving is detrimental
to health.”**

— *Church Systems Task Force Report*



Voluntary Transition Eligibility

- Minimum 5 years in full connection
 - Includes associate members
- In good standing
- Active CPP participant 5 years immediately preceding separation
- Not within 2 years of eligibility to retire
- Must surrender credentials

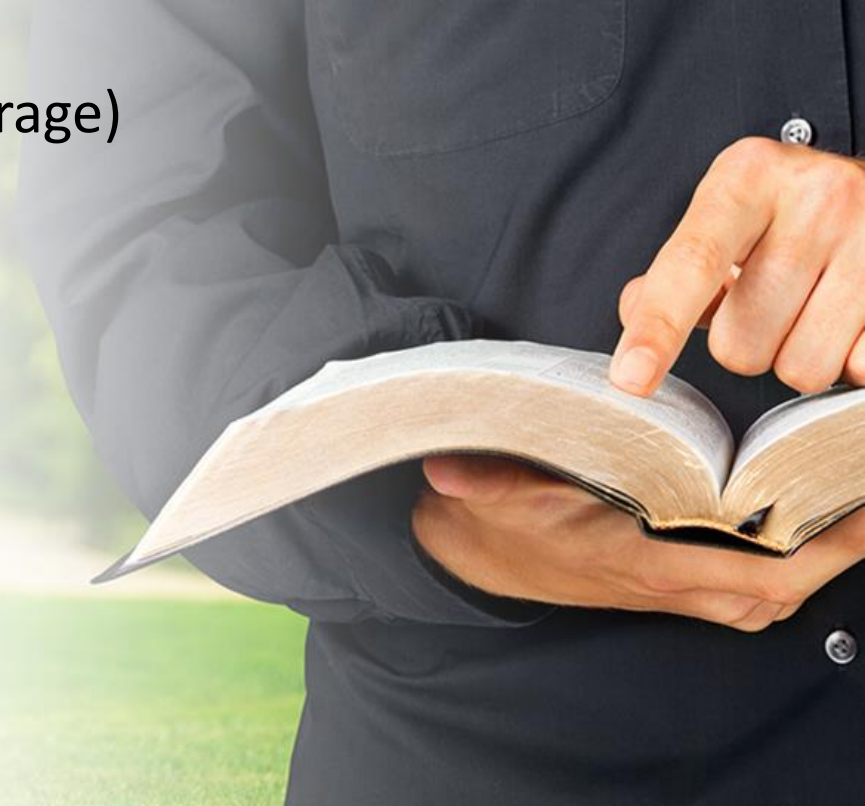
Voluntary Transition Program—Severance Benefits

Transition Payments

- 2 weeks of participant’s plan compensation (housing plus cash salary) for each full year of continuous service
- Up to maximum 26 weeks—“Transitional Period”
- Lump-sum payment via direct deposit

Voluntary Transition Program—Other Benefits

- Health benefits (continuation coverage)
- Moving expenses
(aligned with conference policy)
- Active death benefits for participant only
- Retirement benefit
- Outplacement services through IMPACT Group





UMLifeOptions

UMLifeOptions At A Glance

- Fully insured product administered by Unum
- Clergy not enrolled in CPP and lay participants
 - Long term disability benefits (plan sponsor elected and paid)
 - Life Insurance benefits (plan sponsor elected and paid)
- Clergy enrolled in CPP
 - Supplemental life insurance coverage (plan sponsor elected and paid)
- Optional Life Insurance (participant elected and paid)
 - Clergy enrolled in CPP
 - Clergy not enrolled in CPP and lay participants only if plan sponsor elected a group plan



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