

## 2021 Benefit Billing Abbreviations Updated – PNW Conference

| <u>Abbreviation</u>   | <u>Description</u>                                   | <u>Annual/Monthly Cost and further explanation</u>                  |
|---|--|---|
| <b>For All Full-Time Pastors; Church Responsibility</b>   |  |   |
| CRSP DB   | Clergy Retirement Security Plan Defined Benefit      | \$5,700/\$475   |
| CRSP DC   | Clergy Retirement Security Plan Defined Contribution | 3% of plan compensation   |
| CPP   | Comprehensive Protection Plan                        | 3% of plan compensation; provides disability/death benefit          |
| Hlth Empr Shr   | Mandatory Health Cost for Full Time Pastor           | \$8,520/\$710   |
| <b>For All Part-Time Pastors; Church Responsibility</b>   |  |   |
| UMPIP Base  | Contribution for 1/4, 1/2 & 3/4 time appointments    | 8% of plan comp. 1/2 & 3/4 or 6% 1/4 time to Pastor's UMPIP account |
| UMPIP EMPRMATCH   | Contribution that is matches up to 2%                | Matches contribution of pastor up to 2% of plan comp.               |
| UMLO  | UMLife Options for 1/2 & 3/4 time appointments       | 2.2% of plan compensation; provides disability/death benefit        |
| <b>Retirement Contribution to UMPIP; Pastor responsible through salary reduction</b>  |  |   |
| UMPIP-AFTER   | UMPIP – after tax 403(b) contribution                | Pastor elects amount; not reduced from taxable compensation         |
| UMPIP-BEFORE  | UMPIP – before tax 403(b) contribution               | Pastor elects amount; reduced from taxable compensation             |
| UMPIP-ROTH  | UMPIP – Roth 403(b) contribution                     | Pastor elects amount; not reduced from taxable compensation         |
| <b>HealthFlex Exchange Election; Participant responsible through salary reduction; Does not apply to part-timers, those that have waived coverage or covered through Medicare with Via Benefits. <u>Only net amount owed by pastor shows up on billing statement as Hlth Part Shar (Health Participant Share)</u></b> |  |   |
| <b>Participant Only (P)</b>   |  |   |
| <b>Medical – abbreviation of MED</b>  |  |   |
| B1000 P   | Preferred Provide Organization B1000                 | \$10,632/\$886; \$1,000 deductible                                  |
| C2000 P   | Consumer Driven Health Plan C2000                    | \$10,212/\$851; \$2,000 deductible                                  |
| C3000 P   | Consumer Driven Health Plan C3000                    | \$8,892/\$741; \$3,000 deductible                                   |
| H1500 P   | High Deductible Health Plan H1500                    | \$9,936/\$828; \$1,500 deductible                                   |
| H2000 P   | High Deductible Health Plan H2000                    | \$9,000/\$750; \$2,000 deductible                                   |
| H3000 P   | High Deductible Health Plan H3000                    | \$7,848/\$654; \$3,000 deductible                                   |
| <b>Dental – abbreviation of DEN</b>   |  |   |
| D 2000 P  | Passive PPO Dental Plan \$2,000 limit                | \$648/\$54  |
| D PPO P   | Preferred Provider Organization Dental Plan          | \$528/\$44  |
| D HMO P   | Health Maintenance Organization, Dental Plan         | \$168/\$14  |
| <b>Vision – abbreviation of VIS</b>   |  |   |
| V FULL P  | Full Vision Plan                                     | \$95.52/\$7.96  |
| V PREM P  | Premier Vision Plan                                  | \$169.92/\$14.16  |
| <b>Premium Credit</b>   |  |   |
| Health PC   | Premium Credit for Participant                       | (\$9,636)/(803); used to pay health insurance elections             |

| <u>Abbreviation</u>  | <u>Description</u>                           | <u>Annual/Monthly Cost and further explanation</u>          |
|--|--|---|
| <b>Participant plus One (P+1)</b>  |  |   |
| <b>Medical - MED</b>   |  |   |
| B1000 P+1  | Preferred Provide Organization B1000         | \$20,196/\$1,683; \$1,000 deductible                        |
| C2000 P+1  | Consumer Driven Health Plan C2000            | \$19,380/\$1,615; \$2,000 deductible                        |
| C3000 P+1  | Consumer Driven Health Plan C3000            | \$16,884/\$1,407; \$3,000 deductible                        |
| H1500 P+1  | High Deductible Health Plan H1500            | \$18,888/\$1,574; \$1,500 deductible                        |
| H2000 P+1  | High Deductible Health Plan H2000            | \$17,112/\$1,426; \$2,000 deductible                        |
| H3000 P+1  | High Deductible Health Plan H3000            | \$14,904/\$1,242; \$3,000 deductible                        |
| <b>Dental - DEN</b>  |  |   |
| D 2000 P+1   | Passive PPO Dental Plan \$2,000 limit        | \$1,296/\$108   |
| D PPO P+1  | Preferred Provider Organization Dental Plan  | \$1,068/\$89  |
| D HMO P+1  | Health Maintenance Organization, Dental Plan | \$312/\$26  |
| <b>Vision - VIS</b>  |  |   |
| V FULL P+1   | Full Vision Plan                             | \$154.32/\$12.86  |
| V PREM P+1   | Premier Vision Plan                          | \$275.28/\$22.94  |
| <b>Premium Credit</b>  |  |   |
| Health PC  | Premium Credit for Participant               | (\$9,636)/(\$803); used to pay health insurance elections   |
| <b>Participant plus Family (P+F)</b>                                       |  |   |
| <b>Medical - MED</b>   |  |   |
| B1000 P+F  | Preferred Provide Organization B1000         | \$27,648/\$2,304 \$1,000 deductible                         |
| C2000 P+F  | Consumer Driven Health Plan C2000            | \$26,532/\$2,211; \$2,000 deductible                        |
| C3000 P+F  | Consumer Driven Health Plan C3000            | \$23,112/\$1,926; \$3,000 deductible                        |
| H1500 P+F  | High Deductible Health Plan H1500            | \$25,824/\$2,152; \$1,500 deductible                        |
| H2000 P+F  | High Deductible Health Plan H2000            | \$23,412/\$1,951; \$2,000 deductible                        |
| H3000 P+F  | High Deductible Health Plan H3000            | \$20,400/\$1,700; \$3,000 deductible                        |
| <b>Dental - DEN</b>  |  |   |
| D 2000 P+F   | Passive PPO Dental Plan \$2,000 limit        | \$1,944/\$162   |
| D PPO P+F  | Preferred Provider Organization Dental Plan  | \$1,596/\$133   |
| D HMO P+F  | Health Maintenance Organization, Dental Plan | \$1,176/\$45  |
| <b>Vision - VIS</b>  |  |   |
| V FULL P+F   | Full Vision Plan                             | \$244.08/\$20.34  |
| V PREM P+F   | Premier Vision Plan                          | \$436.56/\$36.38  |
| <b>Premium Credit</b>  |  |   |
| Health PC  | Premium Credit for Participant & Family      | (\$15,720)/(\$1310); used to pay health insurance elections |
| <b>Other Health Elections paid by participant through salary reduction</b> |  |   |
| MRA  | Medical Reimbursement Account                | Participant elects; it is a salary reduction not taxable    |
| DCA  | Dependent Care Account                       | Participant elects; it is a salary reduction not taxable    |
| HSA  | Health Saving Account                        | Participant elects; it is a salary reduction not taxable    |
| <b>Other Defined Contribution</b>  |  |   |
| Health PC  | Premium Credit for Clergy Couples            | (\$19,272)/(\$1,606); if covered as a family or plus one.   |
| PC-HSA/HRA   | Excess Premium credit to either HSA or HRA   | If the premium credit is greater than the cost of elections |