

2024 Benefit Billing Abbreviations Updated – PNW Conference

<u>Abbreviation</u>	<u>Description</u>	<u>Annual/Monthly Cost and further explanation</u>
For All Full-Time Pastors; Church Responsibility		
CRSP DB	Clergy Retirement Security Plan Defined Benefit	\$5,000/\$416.67
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	\$8,700/\$725
For All Part-Time Pastors; Church Responsibility		
UMPIP Base	Contribution for ¼, ½ & ¾ time appointments	8% of plan comp. ½ & ¾ or 6% ¼ time to Pastor's UMPIP account
UMPIP EMPRMATCH	Contribution that matches up to 2%	Matches contribution of pastor up to 2% of plan comp.
UMLO	UMLife Options for ½ & ¾ time appointments	2.2% of plan compensation; provides disability/death benefit
Retirement Contribution to UMPIP; Pastor responsible through salary reduction		
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
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>		
Participant Only (P)		
Medical – abbreviation of MED		
B1000 P	Preferred Provider Organization B1000	\$12,672/\$1,056; \$1,000 deductible
C2000 P	Consumer Driven Health Plan C2000	\$12,168/\$1,014; \$2,000 deductible
C3000 P	Consumer Driven Health Plan C3000	\$10,596/\$883; \$3,000 deductible/out-of-pocket maximum
H2000 P	High Deductible Health Plan H2000	\$11,256/\$938; \$2,000 deductible
H2500 P	High Deductible Health Plan H2500	\$10,188/\$849; \$2,500 deductible
H5000 P	High Deductible Health Plan H5000	\$8,880/\$740; \$5,000 deductible/out-of-pocket maximum
Dental – abbreviation of DEN		
D 2000 P	Passive PPO Dental Plan \$2,000 limit	\$720/\$60
D PPO P	Preferred Provider Organization Dental Plan	\$600/\$50
D HMO P	Health Maintenance Organization, Dental Plan	\$192/\$16
Vision – abbreviation of VIS		
V FULL P	Full Vision Plan	\$96/\$8
V PREM P	Premier Vision Plan	\$168/\$14
Premium Credit		
Health PC	Premium Credit for Participant	(\$11,412)/(951); used to pay health insurance elections

<u>Abbreviation</u>	<u>Description</u>	<u>Annual/Monthly Cost and further explanation</u>
Participant plus One (P+1)		
Medical - MED		
B1000 P+1	Preferred Provider Organization B1000	\$24,072/\$2,006; \$1,000 deductible
C2000 P+1	Consumer Driven Health Plan C2000	\$23,112/\$1,929; \$2,000 deductible
C3000 P+1	Consumer Driven Health Plan C3000	\$20,124/\$1,677; \$3,000 deductible
H2000 P+1	High Deductible Health Plan H2000	\$22,536/\$1,878; \$2,000 deductible
H2500 P+1	High Deductible Health Plan H2500	\$19,356/\$1,613; \$2,500 deductible
H5000 P+1	High Deductible Health Plan H5000	\$18,156/\$1,513; \$5,000/\$10,000 deductible/out-of-pocket maximum
Dental - DEN		
D 2000 P+1	Passive PPO Dental Plan \$2,000 limit	\$1,440/\$120
D PPO P+1	Preferred Provider Organization Dental Plan	\$1,212/\$101
D HMO P+1	Health Maintenance Organization, Dental Plan	\$360/\$30
Vision - VIS		
V FULL P+1	Full Vision Plan	\$156/\$13
V PREM P+1	Premier Vision Plan	\$276/\$23
Premium Credit		
Health PC	Premium Credit for Participant	(\$11,412)/(\$951); used to pay health insurance elections
Participant plus Family (P+F)		
Medical - MED		
B1000 P+F	Preferred Provider Organization B1000	\$32,952/\$2,746 \$1,000 deductible
C2000 P+F	Consumer Driven Health Plan C2000	\$31,632/\$2,636; \$2,000 deductible
C3000 P+F	Consumer Driven Health Plan C3000	\$27,540/\$2,295; \$3,000 deductible
H2000 P+F	High Deductible Health Plan H2000	\$30,840/\$2,570; \$2,000 deductible
H2500 P+F	High Deductible Health Plan H2500	\$26,484/\$2,207; \$2,500 deductible
H5000 P+F	High Deductible Health Plan H5000	\$24,852/\$2,071; \$5,000/\$10,000 deductible/out-of-pocket maximum
Dental - DEN		
D 2000 P+F	Passive PPO Dental Plan \$2,000 limit	\$2,160/\$180
D PPO P+F	Preferred Provider Organization Dental Plan	\$1,812/\$151
D HMO P+F	Health Maintenance Organization, Dental Plan	\$636/\$53
Vision - VIS		
V FULL P+F	Full Vision Plan	\$240/\$20
V PREM P+F	Premier Vision Plan	\$432/\$36
Premium Credit		
Health PC	Premium Credit for Participant & Family	(\$19,632)/(\$1,636); used to pay health insurance elections
Other Health Elections paid by participant through salary reduction		
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
Other Defined Contribution		
Health PC	Premium Credit for Clergy Couples	(\$22,824)/(\$1,902); 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