



Rio Texas Conference Benefits Impact CLERGY WITHDRAWAL

This document includes important information on clergy benefits and processes related to clergy who choose to withdrawal from the Rio Texas Conference. On behalf of the Rio Texas Conference Board of Pensions, it is our honor and pleasure to care for those who serve in ministry. For benefits specific to Rio Texas UMC contact Isabel Muñoz at imunoz@riotexas.org or Lissette Guillen at lguillen@riotexas.org at 210-408-4500

ACTIVE BENEFITS – Clergy Appointed to a Rio Texas Conference Church, or Conference Office

Upon your request to withdrawal from the Rio Texas Conference, participation in all benefits will terminate for the clergy and any covered dependents effective on the last day of the month of your withdrawal effective date. Depending on your clergy status, current Rio Texas church appointment, and plan participation these benefits may include:

- **HealthFlex** (Health Insurance - Medical, Dental, Vision) *(Full-time RTC church appointment)*
- **HealthFlex Ancillary Coverages** (HSA, FSA MRA, Wellness) *(Full-time RTC church appointment)*
- **Clergy Retirement Security Plan-DB** (CRSP 2007 -present) *(Full-time RTC church appointment)*
- **Clergy Retirement Security Plan-DC** (CRSP 2007 -present) *(Full-time RTC church appointment)*
- **United Methodist Personal Investment Plan** (UMPIP 403B) *(Full/Part-Time RTC church appointment)*
- **United Methodist Personal Investment Plan-PT** (UMPIP 403B)*(Part-Time RTC church appointment)*
- **Comprehensive Protection Plan** (CPP Death/Disability Benefits) *(Full-time RTC church appointment)*
- **Rio Texas Basic Life Insurance** (HealthFlex Plan Participants) *(Full-time RTC church appointment)*
- **Optional Life Insurance Prudential** (Voluntary/paid by clergy) *(Full-time RTC church appointment)*
- **Rio Texas Conference Clergy Wellness Plan** *(Full-time RTC church appointment)*

Your church appointment is responsible for any remaining past due balance if applicable related to your benefits while under active appointment to a Rio Texas Conference church.

Benefits – Clergy Appointed Beyond a Church of the Rio Texas Conference

Generally, clergy who are appointed to an extension ministry, leave status, sabbatical, honorable location, or another UMC annual conference are not eligible, nor currently participating in the active conference benefit plans of the Rio Texas Conference. Contact the Rio Texas Conference benefits office for additional information.

HEALTHFLEX

HealthFlex – Health Accounts

Contact the HealthFlex team at 1-800-851-2201 Press Option #2 then 0 for specific questions about health accounts.

HSA – Health Savings Accounts. HSA accounts belong to the participant. Any unused balance is portable; remains with the participant indefinitely regardless of Conference clergy membership/employment/appointment.

FSA – Flexible Spending Account. Eligible expenses can only be incurred through your last date of HealthFlex coverage with a deadline to file claims 90 days after terminating HealthFlex. Use of the *WageWorks* health account card will terminate on the last day of HealthFlex coverage.

MRA - Medical Reimbursement Account - Unused balance can be used for eligible expenses for up to 90 days after termination. Use of the *WageWorks* health account card will terminate on the last day of HealthFlex coverage.

HealthFlex – Non-Medicare Eligible Retirees

Rio Texas retirees and dependents of retirees aged 62-64 and not yet eligible for Medicare have the option to remain on HealthFlex at the clergy expense. Should you elect to withdrawal, eligibility for participation in HealthFlex will cease. All benefits will terminate for the participant and any covered dependents effective on the last day of the month of the withdrawal effective date. Non-Medicare eligible clergy retirees and/or covered dependents may request the *Continuation of Coverage* Benefit Provision. An individual who becomes eligible for Medicare is no longer eligible for continuation coverage. See ***Continuation of Coverage for process and coverage details***. LINK: [Wespath Continuation of Coverage](#)

HealthFlex - Continuation of Coverage

HealthFlex (the “Plan”) **does not offer** continuation coverage under the terms of COBRA—the federal continuation coverage law that applies to most employer group health plans. Because it is a church plan, the Plan—including medical, dental, vision, mental health and the health care flexible spending account (“MRA”)—is exempt from COBRA requirements by federal law. Nonetheless, an individual who has lost coverage under the Plan may elect continuation coverage, which includes medical, exam-only vision, mental health and prescription drug coverage, as well as wellness benefits typically included in the Plan.

- The Plan offers **continuation coverage** to participants as a discretionary benefit. Continuation coverage is not available for dental, vision benefits, or the MRA, because they are limited-scope benefits. A dependent care flexible spending account is not considered part of the Plan and, therefore, is not part of continuation coverage.
- Generally, the Plan offers continuation coverage for **18 months** from the date that coverage is lost/terminated.
- An individual who elects continuation coverage will remain in his or her currently elected benefit options for the rest of the Plan year in which he or she lost coverage.
- Generally, coverage terminates at midnight on the last day of the month in which the event that causes the loss of eligibility occurs.
- An individual who becomes eligible for Medicare is no longer eligible for continuation of coverage.
- Continuation coverage is only available to individuals who have been covered under the Plan for at least 90 days.
- ***Continuation of Coverage does not include any dental or vision coverage.***

Continuation coverage will cease on the earliest of the following:

- the last day for which an individual has paid the required contribution/premium,
- the date an individual becomes eligible for coverage under another group plan or policy for medical benefits or under Medicare,
- the last day of the month of such continuation coverage in accordance with the terms of the Plan, or
- the date the Plan terminates.

To Enroll:

- An individual who has lost coverage has 60 calendar days from the date coverage is terminated in which to elect continuation coverage. If the affected individual does not accept continuation coverage within this time frame, he or she will forfeit coverage. Individuals who elect continuation coverage must pay the entire cost of coverage—i.e., the employee and the employer portions of the required contribution—on an after-tax basis.
- It is recommended to complete the enrollment during the same period as the request to withdraw or about 2 weeks prior so there is no break in coverage once eligibility is lost at the end of the month.
- Complete the HealthFlex Enrollment/Change Form indicating Continuation of Coverage in Part III.
 - Return the HealthFlex Enrollment change form as soon as possible to the Conference Benefits Office.
 - **The enrollment form must also include 1st month's premium for continuation of coverage.**
 - Continuation of Coverage participants will be invoiced monthly.

Premiums:

- HealthFlex premiums are due **no later than the 25th of the Month of coverage.**
 - Premiums due are for the current month invoiced not in advance for the following month.
 - A participant may pay for several months of coverage in advance and the invoice will show a credit balance.
 - If the monthly premium is not received by the last day of the month, coverage will be terminated immediately.

PENSION

Contact Wespath at 1-800-851-2201 for specific questions about Wespath pension accounts.

Active Clergy

Upon your request to withdrawal from the Rio Texas Conference, active eligibility in all pension benefits will terminate for the clergy and any covered dependents effective on the last day of the month of your withdrawal effective date. Depending on your eligibility, these benefits may include:

- ***Clergy Retirement Security Plan-DB*** (CRSP 2007 -present)
- ***Clergy Retirement Security Plan-DC*** (CRSP 2007 -present)
- ***United Methodist Personal Investment Plan*** (UMPIP 403B)
- ***United Methodist Personal Investment Plan-PT*** (UMPIP 403B)
- Previous Pension Plans include the **Pre-1082 Plan**, and the **MPP – Ministerial Pension Plan**.

Refer to Wespath Document ***“Clergy Withdrawals—Impact on Benefits of Terminating Annual Conference Relationship under ¶360”*** for detailed information on specific plan impact, account balances, and CRSP conversion: **Document Link:** [WESPATH Clergy Withdrawal - Impact on Benefits of Terminating Annual Conference Relationship](#)

Retired Clergy

Refer to Wespeth Document “*Clergy Withdrawals—Impact on Benefits of Terminating Annual Conference Relationship under ¶360*” for detailed information on specific plan impact, account balances, and CRSP conversion: **Document Link:** [WESPATH Clergy Withdrawal - Impact on Benefits of Terminating Annual Conference Relationship](#)

Depending on eligibility and current retirement benefits:

- CRSP-DB, No impact to current benefits and continues unchanged
- CRSP-DC, No impact to current benefit and continues unchanged. Balances continue to be subject to personal investment allocation and market changes.
- MPP - Ministerial Pension Plan Life Annuity - No impact to current benefit and continues unchanged
- Pre-82 No Past Service Rate increases after year of withdrawal; otherwise no change, life annuity continues

CPP – Comprehensive Protection Plan

Upon your request to withdrawal from the Rio Texas Conference, active participation in the CPP plan will terminate for the clergy and any benefits for dependents effective on the last day of the month of your withdrawal effective date.

CPP Disability Benefits

Active Clergy - Eligibility ends for CPP Disability benefits upon withdrawal. Benefits continue if already disabled and receiving CPP benefits as long as the eligible disability continues.

Retired Clergy – Are not eligible for CPP disability benefits.

CPP Death Benefits

Active Clergy - Coverage ends 31 days after the date of withdrawal (unless receiving CPP disability benefits, in which case coverage continues as long as eligible disability continues).

Retired Clergy - Retiree death benefit, if eligible, continues without impact.

Ancillary Benefits

Active Clergy - Upon your request to withdrawal from the Rio Texas Conference, active participation and coverage in any ancillary benefits plan will terminate for clergy and any benefits for dependents effective on the last day of the month of your withdrawal effective date. These benefits may include:

- **Rio Texas Basic Life Insurance through Prudential** - Full-time HealthFlex Plan Participants.
- **Voluntary Optional Life Insurance through Prudential** - (Voluntary/paid by full-time appointed clergy)
- **Rio Texas Conference Clergy Wellness Plan** - Full and part-time clergy appointed to an RTC church appointment.

Retired Clergy – Are not eligible for Ancillary Benefits