

2025 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	\$4,300/\$358.33
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	\$7,500/\$625
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% 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	\$12,852/\$1,071; \$1,000 deductible
C2000 P	Consumer Driven Health Plan C2000	\$12,336/\$1,028; \$2,000 deductible
C3000 P	Consumer Driven Health Plan C3000	\$10,740/\$895; \$3,000 deductible/out-of-pocket maximum
H2000 P	High Deductible Health Plan H2000	\$12,024/\$1,002; \$2,000 deductible
H2500 P	High Deductible Health Plan H2500	\$10,332/\$861; \$2,500 deductible
H5000 P	High Deductible Health Plan H5000	\$9,696/\$808; \$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	\$204/\$17
Vision – abbreviation of VIS		
V FULL P	Full Vision Plan	\$108/\$9
V PREM P	Premier Vision Plan	\$180/\$15
Premium Credit		
Health PC	Premium Credit for Participant	(\$11,448)/(954); 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	\$24,420/\$2,035; \$1,000 deductible
C2000 P+1	Consumer Driven Health Plan C2000	\$23,448/\$1,954; \$2,000 deductible
C3000 P+1	Consumer Driven Health Plan C3000	\$20,412/\$1,701; \$3,000 deductible
H2000 P+1	High Deductible Health Plan H2000	\$22,860/\$1,905; \$2,000 deductible
H2500 P+1	High Deductible Health Plan H2500	\$19,632/\$1,636; \$2,500 deductible
H5000 P+1	High Deductible Health Plan H5000	\$18,420/\$1,535; \$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	\$372/\$31
Vision - VIS		
V FULL P+1	Full Vision Plan	\$168/\$14
V PREM P+1	Premier Vision Plan	\$300/\$25
Premium Credit		
Health PC	Premium Credit for Participant	(\$11,448)/(\$954); used to pay health insurance elections
Participant plus Family (P+F)		
Medical - MED		
B1000 P+F	Preferred Provider Organization B1000	\$33,420/\$2,785 \$1,000 deductible
C2000 P+F	Consumer Driven Health Plan C2000	\$32,076/\$2,673; \$2,000 deductible
C3000 P+F	Consumer Driven Health Plan C3000	\$27,936/\$2,328; \$3,000 deductible
H2000 P+F	High Deductible Health Plan H2000	\$31,272/\$2,606; \$2,000 deductible
H2500 P+F	High Deductible Health Plan H2500	\$26,856/\$2,238; \$2,500 deductible
H5000 P+F	High Deductible Health Plan H5000	\$25,200/\$2,100; \$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	\$648/\$54
Vision - VIS		
V FULL P+F	Full Vision Plan	\$264/\$22
V PREM P+F	Premier Vision Plan	\$480/\$40
Premium Credit		
Health PC	Premium Credit for Participant & Family	(\$19,788)/(\$1,649); 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	(\$22,896)/(\$1,908); 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