

**NORTHERN
ILLINOIS
CONFERENCE**



CLERGY BENEFITS

September 2025

Topics

1

2026 Changes to Retirement

2

2026 Changes to Health Insurance

3

Equitable Compensation

4

Clergy Comp Form 2026

5

Church Billing for Benefits 2026

6

Church Responsibilities for Benefits
Payments

CRSP will change to COMPASS effective 1/1/2026

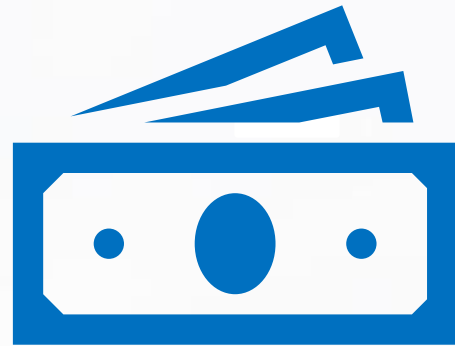
- **Active clergy**—keep benefits earned previously under legacy plans (Pre-82, MPP, CRSP)
- **Retired clergy**—no impact, no changes
- **Eligibility**—NIC clergy serving 50%, 75% or 100% are eligible

UMC Retirement Contributions

(effective January 1, 2026)

Automatic contributions

In partnership with clergy



\$150* per month

+

3% of compensation**

+

\$1/\$1 matching contribution
(up to 4% of compensation)

* 2026 amount; increases 2% per year (\$5 increments)/prorated to appointment percentage

** Compensation includes 35% parsonage value or housing allowance



Parsonage Value Increase

Parsonage value/housing allowance—
included in pay

- Deemed parsonage value—
increases from 25% to 35% of pay
- Reflects a more realistic value
- Subject to minimum and maximum

What this looks like

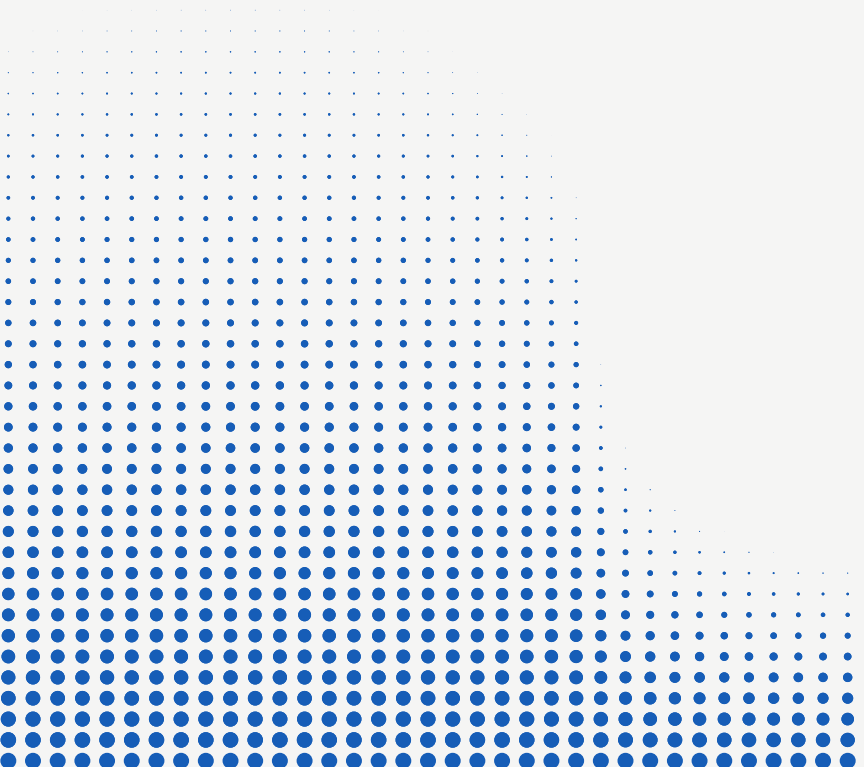
- Pastor cash salary = \$50,000
- Parsonage provided = $\$50,000 \times 1.35 = \$67,500$
- Church portion of Compass:
 - \$150 per month flat fee = \$1,800 per year
 - 7% of \$67,500 = \$4,725 per year (\$393.75 per month)
- Clergy will need to contribute at least 4% to get the full 4% match
 - 4% of \$67,500 = \$2,700 per year or \$225 per month

What this looks like

- Pastor cash salary = \$50,000
- Housing allowance (\$20,000) = \$70,000 plan compensation
- Church portion of Compass:
 - \$150 per month flat fee = \$1,800 per year
 - 7% of \$70,000 = \$4,900 per year (\$408.33 per month)
- Clergy will need to contribute at least 4% to get the full 4% match
 - 4% of \$70,000 = \$2,800 per year or \$233.33 per month



Healthflex

- No change to Clergy Flat Rate- remains \$1850 per month for 2026
 - Same plans available to clergy for 2026 (6 plans)
- 

SPRC and Clergy Benefits



- Ensure clergy can put in the full 4% to get the full match
 - If not, do they have *student loan payments* for themselves or a dependent? This money can be used to fulfill the match requirement
- Can the church redirect funds?
 - Saving on the Clergy Healthflex Flat Rate- no increase
 - Compass billing will be less than CRSP
- Make sure clergy can budget for increase in personal portion of health insurance as well

Equitable Compensation

Paying less than minimum?

If your church is having trouble meeting the minimum salary requirements for clergy, maybe you should apply for Equitable Comp.

Building Stewardship?

The Equitable Comp committee will give priority to churches working on creating a culture of giving in their churches.

Up to \$4,000 for year 1

Year 1 support is \$4,000 max. Churches may apply once per year. Multi-point charges apply together. Paid out January & July.

For Full-time Clergy

This is for churches supporting *full-time* clergy (elder, deacon, licensed).

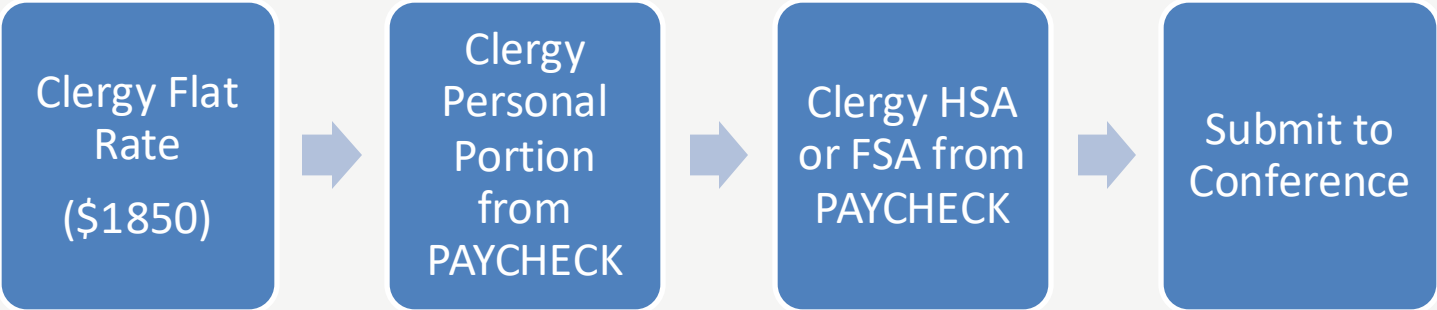
Clergy Comp Form

- Changes to the form to accommodate Compass
- Share Screen

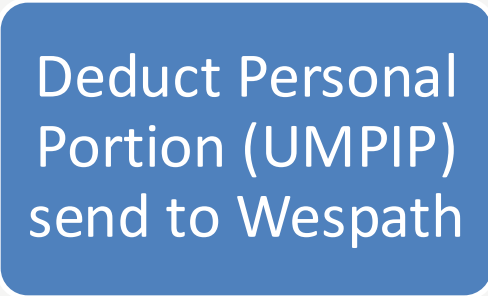


Church Billing for Benefits

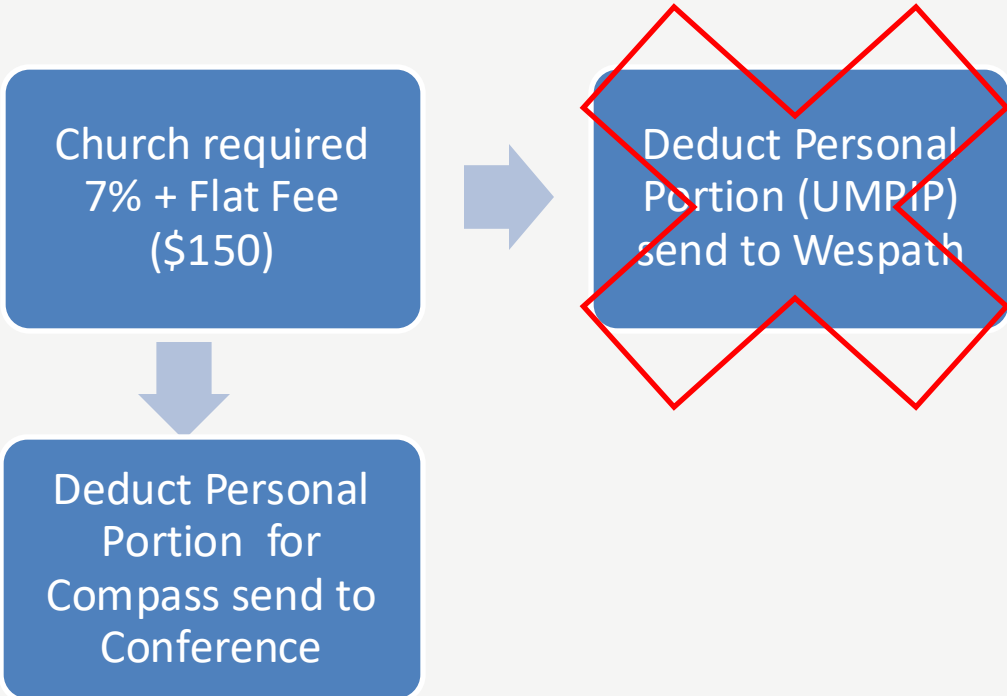
Health Insurance Benefits- if eligible



**Retirement for those eligible for on UMPIP
Lay employees/25% clergy – IF SPONSORED
through Church**



Retirement for those eligible for Compass 50%, 75%, 100% service time



***NOTE- if you sponsor for a 25% or less CLERGY
and there is a parsonage, remember the
parsonage factor went up to 35%.**

¼ time clergy w/parsonage:

\$12,000 cash salary x 1.35 = \$16,200 plan comp

Plan comp is the number used to calculate on



Any Questions?

Rev. Cheryl Weaver
Conference Benefits Officer
608.478.4609
cweaver@umcninc.org

Lameise Turner
Benefits Administrator
872.810.0924
lturner@umcninc.org