

Benefits Billing for 2026- NIC

Health Insurance (for those eligible)

Clergy Flat Rate

Good news - Clergy Flat Rate is remaining at \$1,850 for 2026. This rate is set by NIC Board of Pension and Health Benefits and will be billed monthly through the Prosper website starting in January 2026.

For two-point charges only, the Clergy Flat Rate will be billed to each appointed church at \$925 each. We no longer will bill the total amount to the “lead church”.

For clergy couples who are both appointed to a local church, each church will pay \$925 per month flat rate.

Waive Off – previously Pilot Program

For clergy who decided after June 1, 2025, to waive the health insurance based on the criteria of the current program, the church is still responsible to pay the Clergy Flat Rate of \$1,850 per month. No financial assistance is paid to the clergy person.

Clergy in the Pilot Program before June 1, 2025, continue to remain at their current benefit level.

Premium Deduction Benefits

Healthcare premium deduction benefits (medical, dental, vision) will increase for 2026. Participants of the program are responsible for the premiums, which are set by the Board of Pension and Health Benefits.

Local churches are responsible for collecting the premiums from participant’s payroll and remitting to NIC based on invoiced amount in Prosper.

Retirement

COMPASS (For 50% and above appointments)

Compass, the new clergy retirement program, is starting on January 1, 2026. Per the Compass program, the church is responsible for \$150 plus 3% of plan compensation plus up to a 4% match per month. *For more details, please see the Clergy Compensation Form.*

If the clergy contributes up to 4% of their own money, this amount is “matched by the church”. If the clergy contribution is greater than 4%, the church only matches 4%. If the clergy contribution is less than 4%, the church will still be billed 4%.

NIC will bill each local church via Prosper for the amount due based on the formula. There will no longer be a separate bill from Wespeth for the clergy contribution (UMPIP) for those on Compass. The amount billed should be the same as the Clergy Compensation Form submitted during charge conference.

For those not eligible for Compass, UMPIP will still be billed via Wespeth.

CPP – Comprehensive Protection Plan

There will be no changes to Clergy Protection Plan (CPP) for 2026. NIC will continue to bill 3% of total compensation via Prosper.

Currently eligible for CPP:

- Those Serving 100%: Elders, Provisional Elders, Deacons and Provisional Deacons in a local church appointment, Licensed local pastors, full members of other UM conferences, full members of other denominations.
- Those Serving 75%: Elders, Provisional Elders, Deacons and Provisional Deacons in a local church appointment, full members of other UM conferences, full members of other denominations.
- Those serving 50% and 25% appointments and DS Supply are not eligible.

For laity retirement, local churches will continue to work with Wespeth.

To learn more about Compass, we invite you to attend our webinars coming up.