



**BENEFITS ELIGIBILITY GUIDE FOR UMC
CLERGY EFFECTIVE JANUARY 1, 2026**

Below you will see an explanation of the benefits each clergy member is eligible to receive according to his/her conference relationship and appointment status. For more information regarding these benefits, please view the Clergy Compensation Report Instructions.

FULL TIME APPOINTMENT	COMPASS	CPP	UM LIFE OPTIONS	UMPIP	HEALTH INSURANCE	DENTAL/VISION
Full Member/Elder in Full Connection	Mandatory	Mandatory	Not Eligible	Elective Benefit	Mandatory	Eligible
Elder Other Annual Conference	Mandatory	Mandatory	Not Eligible	Elective Benefit	Mandatory	Eligible
Provisional	Mandatory	Mandatory	Not Eligible	Elective Benefit	Mandatory	Eligible
Associate	Mandatory	Mandatory	Not Eligible	Elective Benefit	Mandatory	Eligible
Deacon	Mandatory	Mandatory	Not Eligible	Elective Benefit	Mandatory	Eligible
Member Other Methodist Denomination	Mandatory	Mandatory	Not Eligible	Elective Benefit	Mandatory	Eligible
Local Pastor	Mandatory	Mandatory	Not Eligible	Elective Benefit	Mandatory	Eligible
Member Other Denomination	Mandatory	Mandatory	Not Eligible	Elective Benefit	Mandatory	Eligible
Supply	Not Eligible	Not Eligible	Not Eligible	Eligible as church hire (see #3)	Eligible (see #2)	Eligible

3/4 TIME APPOINTMENT	COMPASS	CPP	UM LIFE OPTIONS	UMPIP	HEALTH INSURANCE	DENTAL/VISION
Full Member/Elder in Full Connection	Eligible (see #1)	Mandatory	Not Eligible	Elective Benefit	Not Eligible	Not Eligible
Elder Other Annual Conference	Eligible (see #1)	Mandatory	Not Eligible	Elective Benefit	Not Eligible	Not Eligible
Provisional	Eligible (see #1)	Mandatory	Not Eligible	Elective Benefit	Not Eligible	Not Eligible
Associate	Eligible (see #1)	Mandatory	Not Eligible	Elective Benefit	Not Eligible	Not Eligible
Deacon	Eligible (see #1)	Mandatory	Not Eligible	Elective Benefit	Not Eligible	Not Eligible
Member Other Methodist Denomination	Eligible (see #1)	Mandatory	Not Eligible	Elective Benefit	Not Eligible	Not Eligible
Local Pastor	Eligible (see #1)	Not Eligible	Church Option (see #5)	Elective Benefit	Not Eligible	Not Eligible
Member Other Denomination	Eligible (see #1)	Not Eligible	Not Eligible	Elective Benefit	Not Eligible	Not Eligible
Supply	Not Eligible	Not Eligible	Not Eligible	Eligible as church hire (see #3)	Not Eligible	Not Eligible

1/2 TIME APPOINTMENT	COMPASS	CPP	UM LIFE OPTIONS	UMPIP	HEALTH INSURANCE	DENTAL/VISION
Full Member/Elder in Full Connection	Eligible (see #1)	Not Eligible	Mandatory	Elective Benefit	Not Eligible	Not Eligible
Elder Other Annual Conference	Eligible (see #1)	Not Eligible	Mandatory	Elective Benefit	Not Eligible	Not Eligible
Provisional	Eligible (see #1)	Not Eligible	Mandatory	Elective Benefit	Not Eligible	Not Eligible
Associate	Eligible (see #1)	Not Eligible	Mandatory	Elective Benefit	Not Eligible	Not Eligible
Deacon	Eligible (see #1)	Not Eligible	Mandatory	Elective Benefit	Not Eligible	Not Eligible
Member Other Methodist Denomination	Eligible (see #1)	Not Eligible	Mandatory	Elective Benefit	Not Eligible	Not Eligible
Local Pastor	Eligible (see #1)	Not Eligible	Not Eligible	Elective Benefit	Not Eligible	Not Eligible
Member Other Denomination	Eligible (see #1)	Not Eligible	Not Eligible	Elective Benefit	Not Eligible	Not Eligible
Supply	Not Eligible	Not Eligible	Not Eligible	Eligible as church hire (see #3)	Not Eligible	Not Eligible

1/4 TIME APPOINTMENT	COMPASS	CPP	UM LIFE OPTIONS	UMPIP	HEALTH INSURANCE	DENTAL/VISION
Full Member/Elder in Full Connection	Not Eligible	Not Eligible	Church Option (see #5)	Eligible (see #4)	Not Eligible	Not Eligible
Elder Other Annual Conference	Not Eligible	Not Eligible	Church Option (see #5)	Eligible (see #4)	Not Eligible	Not Eligible
Provisional	Not Eligible	Not Eligible	Church Option (see #5)	Eligible (see #4)	Not Eligible	Not Eligible
Associate	Not Eligible	Not Eligible	Church Option (see #5)	Eligible (see #4)	Not Eligible	Not Eligible
Deacon	Not Eligible	Not Eligible	Church Option (see #5)	Eligible (see #4)	Not Eligible	Not Eligible
Member Other Methodist Denomination	Not Eligible	Not Eligible	Church Option (see #5)	Eligible (see #4)	Not Eligible	Not Eligible
Local Pastor	Not Eligible	Not Eligible	Not Eligible	Eligible (see #4)	Not Eligible	Not Eligible
Member Other Denomination	Not Eligible	Not Eligible	Not Eligible	Eligible (see #4)	Not Eligible	Not Eligible
Supply	Not Eligible	Not Eligible	Not Eligible	Eligible as church hire (see #3)	Not Eligible	Not Eligible

LEAVE	COMPASS	CPP	UM LIFE OPTIONS	UMPIP	HEALTH INSURANCE	DENTAL/VISION
Medical Leave with CPP Disability Benefits	Funded benefit (Defined Contribution - see #7)				Conference Pay	Eligible
Medical Leave w/o CPP Disability Benefits	Not Eligible	Not Eligible			Conference Pay	Eligible
Leave of Absence (Includes ¶353 & ¶354)	Not Eligible	Not Eligible			12 months coverage (clergy expense) plus additional 12 months continuation coverage	Not Eligible
Sabbatical	Not Eligible	Not Eligible				Eligible (see #6)
Attending School	Not Eligible	Not Eligible			Not Eligible	Not Eligible

CHURCH CONTRIBUTION:

Compass: If eligible for Compass, the church pays 5.47% and 4% matching of plan compensation.

CPP: If eligible for CPP, the church pays 3.3% of the plan compensation.

UM LifeOptions: If eligible for UM LifeOptions, the church pays 2.2% of the plan compensation.

UMPIP: If eligible for UMPIP, the church pays 13.6% of the plan compensation.

PLEASE NOTE:

1. Clergy appointed to 3/4 time or 1/2 time may enroll or waive out of Compass. A waiver form is required if not enrolling in the plan.
2. Supply pastors (SY) are lay employees of the church, thus not appointed. Full time SY may enroll in health insurance.
3. Supply pastors are eligible for UMPIP if the church has a lay employee UMPIP Adoption Agreement in place with Wespeth Benefits and Investments.
4. Clergy appointed to 1/4 time status are eligible to enroll in UMPIP. A waiver form is required if not enrolling in the plan.
5. Churches may decide to become a plan sponsor into UM LifeOptions for pastors in these categories: 1/4 time Ordained Clergy or 3/4 time Part-time Local Pastors.
6. Must have been in an eligible appointment immediately prior to appointment to Sabbatical to be eligible for health insurance for 12 months.
7. Compass for clergy while receiving disability benefits through CPP is funded via the Comprehensive Protection Plan (CPP).