

# Wespath

## When Life Takes an Unexpected Turn: Understanding the Comprehensive Protection Plan

**Live From Wespath | Spring 2026**

\* This presentation is a summary only. In the event of a conflict, official plan documents govern.



# Comprehensive Protection Plan (CPP) Plan Eligibility

- Mandatory participation for eligible clergy
  - Serving full-time
  - Compensation at least 25% of Denominational Average Compensation (DAC)
- Optional
  - Plan sponsor election: three-quarter time and leave of absence
- Not eligible
  - Clergy appointed half-time or quarter-time

**Premium calculation: 3% of plan compensation\***  
*(housing plus cash salary)*

\* Plan compensation excludes “cash in lieu of group health coverage”



# CPP Benefits

- Disability benefits
- Death benefits
- Severance benefit



# Medical (Incapacity) Leave ≠ Disability Benefits

Eligibility for medical leave does not equal long-term disability (LTD) claim approval

- **Medical leave** – relationship status with the annual conference
- **CPP disability** – welfare benefit
  - Lincoln Financial Group determines LTD claim based on medical evidence received





# Long-Term Disability (LTD) Plan Benefits

**Definition:** unable to perform duties due to injury or illness for at least six continuous months

## Disability Amount

- 70% of pre-disability plan compensation (housing + cash salary)
- Plan compensation not to exceed 200% of DAC
- Social Security offset (\$1 for \$1)
  - Imputed offset for those opting out of Social Security
  - No offset if not enough quarters or medically denied
- Benefit duration based on age at time of disability

# LTD Claim Adjudication



## Timeline

45-60 day turnaround from date  
**Lincoln Financial Group** receives forms



- Delays may occur due to lack of medical information
- Lincoln Financial Group will provide written notice to participant and Conference Benefits Officer (CBO)
- If approved, effective date is 1st of the month following last day paid salary from local church
- Lincoln Financial Group will conduct ongoing reviews of the claims

# Death Benefits

- Active and retired clergy death benefit
- Spousal death benefit
- Surviving spouse death benefit
- Child death benefit
- Surviving child benefits
- Minimum surviving spouse retirement benefit



# Flat-Dollar Death Benefits

Equal flat-dollar death benefit amounts for retirees, active participants and dependents who pass away

Active Participant	\$50,000
Retired Participant	\$24,000
Active/Retired Spouse	\$16,000
Active/Retired Surviving Spouse	\$12,000
Active/Retired Child	\$8,500

# Retiree Death Benefit

Provision	Retired December 31, 2012 and Earlier	Retired January 1, 2013 and Later
Eligibility	<ul style="list-style-type: none"><li>• Eligible to receive a benefit CRSP* at time of retirement, <b>and</b></li><li>• Enrolled in CPP for five of the last 10 years, <b>or</b></li><li>• Active participant in CPP for 25 years</li></ul>	<ul style="list-style-type: none"><li>• Eligible to receive a benefit from CRSP at time of retirement, <b>and</b></li><li>• Enrolled in CPP for 12 of the last 15 years, <b>or</b></li><li>• Active participant in CPP for 25 years</li></ul>

\* Clergy Retirement Security Program



# Voluntary Transition Program

*“Staying in a vocation  
when it is no longer  
life-giving is detrimental  
to health.”*

*Church Systems Task Force Report*

# Voluntary Transition Eligibility

- Minimum 5 years in full connection
  - Includes associate members
- In good standing
- Active CPP participant 5 years immediately preceding separation
- Not within 2 years of eligibility to retire
- Must surrender credentials



# Voluntary Transition Program – Severance Benefits

## Transition Payments

- Two weeks of participant’s plan compensation (housing plus cash salary) for each full year of continuous service
- Up to maximum 26 weeks—  
“Transitional Period”
- Lump-sum payment via direct deposit
- Some benefits continue during transitional period





# Unum Optional Life

- Participant paid life insurance directly through Unum
- Premiums paid quarterly
- Elect coverage for yourself and your dependents
- Term insurance
  - Port/conversion option at time of retirement
- Visit bSwift (link in the chat)