

## GC 2020 Legislation—Proposed Changes to Comprehensive Protection Plan (CPP)

- [Petition](#)
- [Rationale](#)

### Q1: How would the GC 2020 petition amend *disability benefits* provided through CPP?

**A1:** If approved, the petition makes several administrative changes to CPP:

- *Adds a temporary disability benefit—payable to the participant—for up to 90 days while the claim for long-term disability is being evaluated by the plan administrator. (To be eligible for the temporary benefit, the clergy participant must submit a form with the doctor’s opinion asserting that the disabling condition will last at least 6 months. If the claim is ultimately denied, the participant would not be required to repay benefit monies they received during the 90-day period.)*
- *Provides more flexibility for participants while they wait for approval of Social Security Disability benefits (which can take many months). For participants who agree to be represented by a third-party advocacy vendor (as designated by Wespath): the plan will waive the imputed offset (i.e., the dollar-for-dollar amount for any disability benefits anticipated from Social Security), which might occur after 12 months of waiting for Social Security Disability benefits approval. This change is intended to help limit the amount that a participant may need to pay back to the plan when they receive Social Security payment.*

### Q2: Are participants required to apply for Social Security Disability benefits?

**A2:** Yes; participants must apply for Social Security Disability Income (SSDI) while receiving disability benefits through CPP. (*This is not a GC 2020 change.*)

### Q3: How will CPP’s contributions on behalf of a disabled participant change if the *Compass* plan (proposed new retirement plan for U.S. clergy) is approved by General Conference 2020?

**A3:** CPP will continue paying the “plan sponsor contribution” amount to the applicable retirement plan for a clergy participant who is receiving CPP disability benefits. If the new *Compass* plan is approved, the amount of the contribution made by CPP would increase to include both the matching and non-matching portions of the plan sponsor contribution.

### Q4: How would the GC 2020 petition amend *death benefits* provided through CPP?

**A4:** The petition would streamline death benefits to *flat-dollar amounts* for all categories of participants in the event of death. [Currently, some death benefits are flat-dollar amounts, but others are a percentage of the denominational average compensation (DAC).]

The flat-dollar amounts would increase automatically with inflation.

**Q5: What changes are proposed to the *Voluntary Transition Program (VTP)*?**

**A5:** The Voluntary Transition Program (approved by GC 2012) is scheduled to sunset December 31, 2020. *Wespath's petition would extend the program through **December 31, 2028**.*

**What it is:** The Voluntary Transition Program provides a grace-filled path for clergy who intend to exit ministry altogether. Such clergy must surrender their credentials. [Program highlights](#) are on the [Wespath website](#) (Health and Well-Being section; CPP benefits).

**Wespath's General Conference webpage:** [www.wespath.org/gc2020](http://www.wespath.org/gc2020)

- Links to most of our petitions and rationales
- Links to support materials