

Tips for completing your 2026 Ministerial Support Form

Introduction

Continuing into 2026, participants will choose one of six health plan offerings with each one having a different cost to the participant. Additionally, each participant has the opportunity to select from optional dental and vision plans. There are three dental plans and three vision plans. **Regardless of the plan chosen by the pastor, each church employing a pastor eligible for the health plan will be charged \$15,000 for the year (\$1,250 per month).**

Tools for informed decision making and open enrollment

You will have access to web-based tools and phone banks provided by Wespath to help you choose the plan most appropriate for you and your family. We encourage you to use these tools to help you prepare for annual election, which is when you will make your health plan selections for 2026. Annual Election will be in early November. The selection you make during the annual election period is your official and final selection unless you have a change in your family situation such as birth of a child, adoption of a child, death of a participant, etc. Wespath will notify the conference benefits office of each participant's selection in mid-December. **After Wespath notifies the Conference Benefits Office, the Ministerial Support Form will be updated with your elections. This will be completed by the end of December.**

If you currently participate in the health plan, your current health plans, including dental and vision elections, and tier will roll over to 2026 unless you make a change during annual election. We **strongly encourage** you to evaluate the options and make a selection every year that best suits you. If you are participating in the medical reimbursement account, dependent care reimbursement account, or health savings account, **you must make a new election for 2026. These do not roll over from 2025.**

If you have waived coverage for the current year (2025), your waiver will automatically carry forward to 2026. If you want to enroll in the health plan for 2026, you must contact the Pension and Benefits Office so we can make the arrangements.

How to complete the ministerial support form (MSF)

As was done for 2025, we will import the annual elections into the MSF using data provided by Wespath after the election period is over. As a result, when the pastor completes the MSF for calendar year 2026 for charge conference, the following fields will be inaccessible: cash compensation, health insurance, reimbursement MRA/FSA, and dependent care. Your charge will still decide on compensation. The pastor will still elect retirement contributions and the utility/parsonage exclusion. The charge will decide on the housing allowance in lieu of parsonage, if applicable. The benefit charges to be paid by the church will still calculate on the form.

Once the pastor has completed selections during open enrollment and Wespath has provided the selections to the conference benefits office, the selections will be loaded into the pastor's MSF. The person completing and providing an email address in the original MSF will receive the revised MSF showing what deductions should be made from the pastor's pay for health benefits. We strongly encourage that each pastor completes his/her MSF. Completed Ministerial Support Forms can be found on the portal for the local church. (Go to www.umcsc.org then select Login at the top of the screen. Then select Church/Pastor Login and enter credentials.)

Tips for completing MSF

If you are appointed to a multi-point charge, we recommend you put the church that will pay the largest portion of your salary in the first column. We will load your deductions for all insurance coverages in the first column of the MSF. The result will be that all of your deductions related to health, dental, vision, medical reimbursement, and dependent care reimbursement will be deducted from that one church (assuming the compensation is sufficient to pay for the elections). You can use the reverse of this sheet to estimate the premiums you will pay. If the premiums take up most of your compensation, consider taking your housing exclusion from the second or third church listed.

Plan costs

On the reverse of this sheet is a listing of the various health plan options and their costs to the participant (monthly and annual).

2025 Health, Dental, and Vision Rates Charged to Active Participants

Active Participant Health Plans	Participant Only		Participant + 1		Participant + Family	
	Monthly Cost to Participant	Annual Cost to Participant	Monthly Cost to Participant	Annual Cost to Participant	Monthly Cost to Participant	Annual Cost to Participant
Preferred Provider Organization (PPO) B1000 P1	\$375.00	\$4,500.00	\$769.00	\$9,228.00	\$1,127.00	\$13,524.00
Consumer Driven Health Plan (CDH) C2000 P2	\$318.00	\$3,816.00	\$660.00	\$7,920.00	\$978.00	\$11,736.00
Consumer Driven Health Plan (CDH) C3000 P2	\$140.00	\$1,680.00	\$322.00	\$3,864.00	\$516.00	\$6,192.00
High Deductible Health Plan (HDH) H2000 P3 *	\$283.00	\$3,396.00	\$594.00	\$7,128.00	\$888.00	\$10,656.00
High Deductible Health Plan (HDH) H2500 P4	\$94.00	\$1,128.00	\$235.00	\$2,820.00	\$396.00	\$4,752.00
High Deductible Health Plan (HDH) H5000 P5	\$23.00	\$276.00	\$100.00	\$1,200.00	\$211.00	\$2,532.00
Optional Active Participant Dental Plans						
Dental Passive PPO 2000	\$52.00	\$624.00	\$104.00	\$1,248.00	\$156.00	\$1,872.00
Dental PPO	\$43.00	\$516.00	\$86.00	\$1,032.00	\$129.00	\$1,548.00
Dental HMO	\$18.00	\$216.00	\$32.00	\$384.00	\$56.00	\$672.00
Optional Active Participant Vision Plans						
Vision Core	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Full Service	\$9.00	\$108.00	\$14.00	\$168.00	\$22.00	\$264.00
Premier	\$15.00	\$180.00	\$25.00	\$300.00	\$40.00	\$480.00

***Default plan.**

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