

Budget Planning Packet for 2018

Costs associated with lay & clergy employees:

PAYROLL:

Lay Employee

Wages (hourly or salary) – verify current minimum wages for employing city, county, state.

+

Social Security Taxes (OASDI & Medicare) = 7.65% of taxable income

Clergy Employees (refer to Clergy Minimum Compensation for current year)

Compensation = Housing Allowance + Stipend (Clergy minimums include employer portion of Self Employment Tax)

BENEFITS – see current year's Benefit Rate Sheet for premiums:

Employee hired to work **less than 20hr/week**:

- Clergy: 18% of assessable compensation as defined by Clergy Pension Fund. Visit www.cpg.org or call 1-800-480-9967 (M-F 5.30am-5pm Pacific) for details on clergy pension plan.
- Canonically resident clergy may purchase group benefits directly from Diocese. Contact DioCal Benefits Office
- Lay: no benefits required. Employee may opt to contribute their own funds to the Lay Defined Contribution Retirement Plan with CPG.

Employee hired to work **at least 20 but less than 30hr/week** provided the above listed benefits plus (lay or clergy):

- Lay Defined Contribution Retirement Account with CPG (employer base contribution 5% of salary, or matches \$to\$ up to 4% of salary)
- Short-term Disability
- Long-term Disability
- Salary Continuation (unemployment insurance)
- Medical & Dental insurance are optional benefits for both lay & clergy. The employer can opt to cover the cost or seek reimbursement from employee for premiums. The employer's policy of paying premiums or seeking reimbursement from employee must be applied equally to clergy or lay employees.

Employee hired to work **30 or more hr/week** provided the above listed benefits plus (lay or clergy):

- \$50K Life Ins
- Medical (if waived the Employee Assistance Plan is provided)
- Dental

How Is the Insurance Paid For?

All insurance premiums, including those for dependent coverage, are billed to the employer by the Diocese. The employer may require a reimbursement from the employee for plan selection that exceeds the base-line coverage approved by employer or for medical coverage provided to a child over age 25 provided that dependent changes price tier. Either cost share policy must be adopted prior to annual Open Enrollment. Contact the Diocese Payroll Office to request the Ins. Cost Share (pre-tax) Payroll Deduction Authorization form.

** The retirement plans are billed to the employer by the Church Pension Fund. It is the responsibility of the employer to contact The Church Pension Fund to enroll the employee (Lay & Clergy), set up the account and submit contributions.

Any ordained person (deacon or priest working in any capacity) is eligible to allocate any reasonable portion of compensation as housing allowance and their total compensation is to be assessed 18% pension per clergy pension plan rules (visit www.cpg.org or call 1-800-480-9967 (M-F 5.30am-5pm Pacific) for guidance)

The Church, School, or Institution is the employer. The Diocese is the payroll service and provider of group benefits for your employees. All entities with employees must have a published personnel policy on file.

2018 Mandatory Minimum Compensation, COLA, Supply & Interim Rates based on resolution passed at 168th Diocesan Convention: Full text of salary resolution can be found the convention materials posted online: http://diocal.org/2017-finance-and-proposed-budget#PSR_MMC

2018 Mandatory Clergy Minimum Compensation (Includes employer portion of Self Employment Tax)

Congregation Classification	Experience	Experience	Experience
	0-4 Years	5-9 Years	10+ Years
A	74,740	78,891	83,043
B	77,231	81,799	86,364
C	79,750	84,704	89,686
D	83,043	89,686	96,331
E	91,349	99,652	108,040

To determine congregation classification, add points from item 1 + 2 + 3 then refer to 4

1. Number of pledging units:		2. Average weekly attendance at Sunday services:	
Number	Points	Attendance	Points
000-100	3	00-100	3
101-200	6	101-200	6
201-300	9	201-300	9
301-400	12	301-500	12
401-above	20	501-above	20
3. Total Annual Operating Income-Line A of Parochial Report:		4. The points from these three categories are added together to determine the congregation classification from the table Below:	
Amount	Points	Total Points	Congregation Classification
\$0 to \$83,043	4	0--10	A
\$83,044 to \$159,391	8	11--20	B
\$159,392 to \$318,531	12	21--30	C
\$318,532 to \$637,568	16	31--40	D
\$637,569 and above	20	41++	E

1. That years of experience be defined as years of credited service with The Church Pension Fund.
2. That any deviation below these minimums will be permitted by the Bishop for serious cause, with the Bishop using the Personnel Practices Commission as a council of advice.
3. COLA of 3.5% for 2018 to accommodate for inflation.
4. That associate clergy minimums are based on the cleric's years of service at two grade levels below actual congregation classification.

Note: The compensation increase is based on the increase in the Consumer Price Index for All Urban Consumers in San Francisco, Oakland and San Jose for the twelve months ending June 30th, 2017.

Recommended Rates for Short-Term Supply Clergy

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|------------------------------|---------------------------------|
| 2 Services with Sermon \$283 | 2 Services without Sermon \$155 |
| 1 Service with Sermon \$235 | 1 Service without Sermon \$121 |

Interim / Long-Term Supply Clergy Salary & Benefits

Interim Schedule	Compensation (stipend & housing allowance)
5 days including Sunday	100% of minimum salary per congregation grade & clergy YCS
4 days including Sunday	80% of minimum salary per congregation grade & clergy YCS
3 days including Sunday	60% of minimum salary per congregation grade & clergy YCS
2 days including Sunday	40% of minimum salary per congregation grade & clergy YCS
1 day including Sunday	20% of minimum salary per congregation grade & clergy YCS

- Mileage reimbursed at IRS published rate per mile for Church related travel (non-commute).
- Salary Continuation (aka unemployment) if working at least 20hrs/wk.
- Full benefit package if working 30 hours or more / wk
- Clergy Pension Assessments, 18% of assessable compensation in accordance with CPG rules (visit www.cpg.org or call 1-800-480-9967 for guidance)

2018 Employee Benefit Rates

Carrier/Plan	Tier of Coverage	Code	Monthly Premiums
<u>Kaiser EPO 80 w/ Additional Benefits**</u>	Single	780	\$695.98
rate change: 12%	Dual (emp +1)	781	\$1,252.55
	Family	782	\$1,948.53
<u>Anthem BC/BS PPO 80/60 w/ Additional Benefits**</u>	Single	570	\$889.70
rate change: 7%	Dual (emp +1)	580	\$1,601.05
	Family	590	\$2,490.75
<u>Kaiser EPO High w/ Additional Benefits**</u>	Single	705	\$890.73
rate change: 12%	Dual (emp +1)	715	\$1,603.10
	Family	730	\$2,493.83
<u>Anthem BC/BS EPO90 w/ Additional Benefits**</u>	Single	505	\$936.85
rate change: 6.5%	Dual (emp +1)	515	\$1,686.13
	Family	530	\$2,622.98
<u>Cigna-Dental/Ortho</u>	Single	210	\$72.78
rate change: 7.5%	Dual (emp +1)	220	\$131.20
	Family	230	\$203.98
<u>\$50K Life Insurance - CLIC</u>	Up to age 70	825	\$12.81
rate change: 0%	Over age 70	865	\$11.79
<u>Employee Assistance Plan</u> (for those who waived medical)		999	\$5.00
rate change: 0%			
<u>Disability Insurance</u>			
Short Term Disability (lay employees only – Clergy disability is part of Pension benefit with CPG)		405	.38% of First \$108,000 of Compensation
rate change: 0%			
Long Term Disability (lay employees only – Clergy disability is part of Pension benefit with CPG)		408	.48% of First \$108,000 of Compensation
rate change: 0%			
<u>Unemployment Insurance</u>			
Non School Employees		402	.4% of first \$72,000 of Compensation
School Employees		402	1% of the first \$72,000 of Compensation

*Additional Benefits of: prescription, vision, employee assistance plan, health advocate, hearing, travel assistance (visit www.cpg.org for details)