



**THE UNITED METHODIST CHURCH  
SOUTHWEST TEXAS CONFERENCE  
2007 HEALTH BENEFIT RATES**

***Clergy Appointed to Local Churches***

| <b>Annually</b>   | <b>Pastor + Spouse</b> | <b>Pastor + Children</b> | <b>Pastor + Spouse + Children</b> | <b>2 Pastors + Children</b> |
|---|------------------------|--------------------------|-----------------------------------|-----------------------------|
| Total Cost  | \$15,444               | \$12,636                 | \$17,808                          | \$17,808                    |
| Paid Through the Apportionments   | \$4,212                | \$4,212                  | \$4,212                           | \$8,424                     |
| Pastor's Minimum Contribution (reported on Line 1B)   | \$12                   | \$12                     | \$12                              | \$24                        |
| Church's Minimum contribution (reported on Line 6)  | \$4,200                | \$4,200                  | \$4,200                           | \$8,400                     |
| Dependent cost for Pastor or Church (Reported on Line 7 or added to line 1B depending upon church election) | \$7,020                | \$4,212                  | \$9,384                           | \$960                       |
| <b>Monthly</b>  | <b>Pastor + Spouse</b> | <b>Pastor + Children</b> | <b>Pastor + Spouse + Children</b> | <b>2 Pastors + Children</b> |
| Total Cost  | \$1,287                | \$1,053                  | \$1,484                           | \$1,484                     |
| Paid Through the Apportionments   | \$351                  | \$351                    | \$351                             | \$702                       |
| Pastor's Minimum Contribution (reported on Line 1B)   | \$1                    | \$1                      | \$1                               | \$2                         |
| Church's Minimum contribution (reported on Line 6)  | \$350                  | \$350                    | \$350                             | \$700                       |
| Dependent cost for Pastor or Church (Reported on Line 7 or added to line 1B Depending Upon church election) | \$585                  | \$351                    | \$782                             | \$80                        |

***Lay Employees***

| <b>Annually</b>                    | <b>Employee + Spouse</b> | <b>Employee + Children</b> | <b>Employee + Spouse + Children</b> |
|------------------------------------|--------------------------|----------------------------|-------------------------------------|
| Total Cost                         | \$15,444.00              | \$12,636.00                | \$17,808.00                         |
| Local Church Minimum Contribution* | \$2,106.00               | \$2,106.00                 | \$2,106.00                          |
| Employee's Contribution            | \$13,338.00              | \$10,530.00                | \$15,702.00                         |
| <b>Monthly</b>                     | <b>Employee + Spouse</b> | <b>Employee + Children</b> | <b>Employee + Spouse + Children</b> |
| Total Cost                         | \$1,287.00               | \$1,053.00                 | \$1,484.00                          |
| Local Church Minimum Contribution* | \$175.50                 | \$175.50                   | \$175.50                            |
| Employee's Contribution            | \$1,111.50               | \$877.50                   | \$1,308.50                          |

\*Some churches elect to pay more than the minimum contribution, reducing the employee's contribution.



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| <b>Retired Persons</b>                             | <b>Monthly</b> | <b>Annually</b> |
|--|----------------|-----------------|
| Retired Person 65 or Over                          | \$183          | \$2,196         |
| Retired Person 65 or Over + Spouse 65 or Over      | \$366          | \$4,392         |
| Retired Person 65 or Over + Child on Medicare      | \$366          | \$4,392         |
| Retired Person 65 or Over + Spouse Younger than 65 | \$768          | \$9,216         |
| Retired Person aged 61-65                          | \$1,052        | \$12,624        |
| Retired Person aged 56-60                          | \$982          | \$11,784        |
| Retired Person aged 51-55                          | \$912          | \$10,944        |

Note: Actual net premium for many retired clergy is lower because it is subsidized from apportioned funds based upon years of annuity credit in the Southwest Texas Conference prior to 1982. Each retired pastor or surviving spouse will have the annual rate reduced by \$70 for each year of annuity credit (approved service prior to 1982).