

Our Mission to Protect the People

United Methodist Church State Conference

The Challenge

Honoring a Lifetime of Service

The UMC State Conference held a moral obligation to 800 retired clergy and staff who spent their lives in service. But with a fragmented plan and a \$12M ballooning liability, that promise was becoming a financial impossibility. They needed to honor their commitment without compromising

The Strategy

Turning Liability into Liquidity

We rebuilt the system from the ground up. Working with the Conference's advisors, we replaced an outdated, fragmented model with a technical system designed for long-term stability and zero-risk transitions.

The Mechanics

What We Did



Modernized Plan Design

Leveraged expanded Medicare subsidies to enhance care access while lowering entry costs.



Rx Security

Utilized Medicare Part D protections and a First Fill Rule to ensure vital medications (including non-FDA supplements) remained uninterrupted.



The No-Fail Transition

Deployed live, senior-sensitivity trained support with no call time limits and proactive outreach to resolve high-concern issues before launch.

The Result

Stability Restored

Applying strategic precision that can only come from decades of experience, we turned a volatile financial risk into a sustainable victory for the Church's beloved members.

\$1M

Annual Savings

A massive injection of liquidity back into the Conference

\$12M

Liability Reduction

Radically derisked GASB 75 obligations

1%

Trend Guarantee

Locked-in predictability through 2027, even as the broader market fluctuates

100%

Retiree Impact

800 members received enhanced benefits and \$500 in annual premium savings



The Bottom Line

Precision is the best way to protect a legacy. We traded a volatile expense for a locked-in system, ensuring the Conference's word remains as solid as its balance sheet.



Our retirees are now receiving better benefits at lower costs, and our financial position has significantly improved. The transition was seamless thanks to the dedicated support team that treated our retirees with exceptional care and attention.

— Conference Benefits Administrator