

UUA Insurance and Retirement Plans Rules

Key Similarities

UUA Insurance Plans *and* UUA Retirement Plan

- Congregations must establish sound processes in order to successfully administer plans.
- Only *employees* (not independent contractors) can participate in employee benefit plans.
- Plans must be made available to all eligible employees, as dictated by Plan Rules.
- Hours from multiple participating congregations are aggregated for eligibility purposes.
- Congregational policies and employment agreements must be consistent with Plan Rules and congregational agreements on file with the UUA.

Key Differences

UUA Insurance Plans	UUA Retirement Plan
Eligibility for all insurance plans: 750 hrs/yr looking ahead.	Eligibility for employer contributions: 1000 hrs/yr looking back.* <i>Some employees may qualify for employer contributions immediately upon hire.</i>
Congregation receives monthly invoice.	No invoice; employer calculates and remits per Plan specifications,
When 1 person works for 2 or more participating employers, one employer pays.	When 1 person works for 2 or more employers, each remits separately.
Employer Subscription Agreement for the Health Plan can be changed and resubmitted at any time.	Employer Participation Agreement can be changed for the next calendar year. Submit request to UUA in advance.
Enrollment window upon hire is 30 days for Health, 60 days for Dental/Life/LTD. Open enrollment for Health/Dental each Nov.	Inform every employee (18+) that they can enroll at any time to authorize elective contributions.
Differences in employer contributions to premiums are allowed. (Congregations should create policies grounded in equity.)	All eligible employees receive same employer contribution percentage (and employer match opportunity, if applicable).
In general, the employee can choose whether or not to participate.	Employee must receive contributions due them; may not opt out.

* **Retirement Plan Eligibility:** See *Benefits Tune-up Workbook* for details.