



Compensation and Staffing News May 2021



UUA Office of Church Staff Finances Mission

Guided by the values of our faith,
we equip congregations for excellence as employers
and their staff for financial competence and well-being.

You may need to click on continuation dots to view all articles and/or to see each one in its entirety.

New Faces in Church Staff Finances



Sarah Hickok

Sarah (she/her) is currently the part-time Production Specialist for *UU World* magazine. For the next few months, she's also working in the Office of Church Staff Finances as our Insurance Plans Coordinator.

Sarah is a lifelong UU, coming from a long line (4 or 5 generations, depending on who you ask) of Unitarian Universalists, and her "growing up" church was First Universalist Church in Rochester, NY. She is also a distant cousin of Susan B. Anthony. She has been active over the years at Arlington



Gloria Guldager ("Goo-layer")

Gloria (she/her) recently joined our team as Retirement Plan Employer Liaison. Her focus is on driving strong outcomes for participants and educating to ensure legal compliance.

Gloria began her career in non-profit professional theater and performing arts management. After taking a pause to raise her young children, Gloria served as the Business Administrator for the Unitarian Society of Germantown in Philadelphia (USG) for ten years, where she is also a member.

Street Church, the Unitarian Universalist Church of Reading MA, and currently the Unitarian Universalist Area Church at First Parish Sherborn, MA, which she suspects holds the record for longest church name in the denomination, although she hasn't done the research to prove it.

When Sarah isn't at work or church, she knits, sews, sketches, Zentangles, and spends time with her 2 kids, ages 13 and 16. Sarah lives in Natick, MA, in a lovely little apartment overlooking Dug Pond. She just became a great aunt, which is not at all fair, although her great-niece is very cute.



Inspired by our UU values, she strives to be an engaged and responsible citizen. Thus when the opportunity arose, she jumped at the chance to use her technology and data skills to support two political campaigns in 2020 to advance progressive values.

Gloria is thrilled to join the UUA Staff and is excited to work with representatives from UU congregations all over the country to successfully manage their retirement plans. As a former member of the Association of UU Administrators and with her experience at USG, Gloria will leverage her knowledge of UU organizational management and technology to create best practices, reduce friction in our systems, and find ways to best support our UU staff members in securing resources for retirement.

Originally from the Midwest, Gloria currently lives in the Philadelphia area with her husband and two children. She enjoys long walks, yoga, sunny days, connecting with friends, and is especially looking forward to being able to travel again.

Which Rules for Which Plans?

Many of you recently completed the [Benefits Tune-up Workbook](#) and reached out to our team for clarifications. We've noticed that leaders and participants sometimes get confused about which rules apply to which plans. We understand how that can happen, especially since some rules are the same for all of our benefit plans while others are specific to the UUA Retirement Plan or Insurance Plans.

So we've created a chart to help you out— available below and [as a full-page PDF on UUA.org](#). It doesn't cover all of the rules and requirements of our various plans. Nor does it make distinctions between the rules of our UUA Health Plan and those of our Group Insurance Plans (dental, life, and disability). But it should help you get a handle on the differences that tend to cause the most confusion.

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.

Demystifying the Split Form

Employee Name	Employer Contribution	Employee Contribution	Total Contribution
1 *	1 *	1 *	1 *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Enter the first and last name of the first employee on your invoice who is enrolled in the Health Plan.	Enter the total amount of the monthly premium paid by the Congregation for Employee 1	Enter the full amount of monthly premium paid by Employee 1. Please enter 0 if the employer paid the full premium.	Enter the total contribution. This should equal the premium amount on your invoice.

ERISA rules require that Employers track – and the UUA report – the amount of the UUA Health Plan premium funded by an Employer and the amount paid by Employees for themselves and their dependents. Our Health Plan auditors review this information, which is needed in order to satisfy Department of Labor filing requirements.

On our [Required Health Plan Contribution Report](#) page, you'll find a simple and secure online "Split Form" that makes it easy for you to send the employee names and premium breakdowns to us. Be sure to complete it monthly. Note that this form is only for Health Plan contributions; do not report premiums associated with Life, Dental, or Disability coverage.

Clarification: Blue Cross Blue Shield Notification

A number of UUA Health Plan participants have contacted us asking about a recent "Settlement Notice" email from Blue Cross Blue Shield. Please communicate to your staff that no one in the UUA Health Plan is eligible to make a claim (because our Plan is self-insured). The notification can be ignored.

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