



UUA Benefits Tune-up Tip Sheet

A resource for employees of organizations offering UUA benefits

These Tune-up Tips relate to **legal compliance**. Also see our [Benefit Recommendations](#).

Which UUA benefits does your congregation offer?

_____ [Retirement Plan](#)

_____ [Dental Plan](#)

_____ [Health Plan](#)

_____ [Life Insurance/Long-Term Disability](#)

Retirement Plan

Every W-2 employee (18 years and older) is eligible to make contributions via salary deferral immediately and must be enrolled upon hire! Make sure you are enrolled. Then go into your Empower account and authorize a deferral percentage. (Choose 0% if you do not want to make contributions.) Deferrals can be started, stopped, or changed at any time.

Your congregation has an Employer Participation Agreement (EPA) on file with the UUA Office of Church Staff Finances. The EPA shows the percentage of your pay that your congregation has committed to make as an Employer Contribution to your account if you qualify for Employer Contributions. All staff should have a copy of the EPA.

Who qualifies for Employer Contributions?

- Staff who have worked at least 1,000 hours in 12 months from start date or in a subsequent calendar year. (Hours from more than one participating employer are combined.)
- Anyone who already qualified through previous service at any participating congregation. (Once qualified, always qualified, even if your hours drop or you change congregations.)
- Fellowshiped ministers immediately qualify for employer contributions.

Insurance Plans

Eligibility

Staff who are scheduled to work at least 750 hours/year (about 15 hours/week, year-round) are eligible for all UUA insurance plans. **Any UUA insurance plan offered by the congregation must be made available to all eligible staff.**

Enrollment Windows

- Health Plan: 30 days from start date or during annual Open Enrollment
- Dental Plan: 60 days from start date or during annual Open Enrollment
- Life/Long-Term Disability: 60 days from start date. *There is no Open Enrollment!*

How are insurance premiums shared between employer and employee?

How much the congregation contributes to your insurance premiums is a matter of congregational policy. Congregations are expected to have clear and consistent policies. Most congregations pay for Life and Long-Term Disability in full while sharing Health and Dental premiums with the employee.

Common Compliance Errors

I was not informed of the benefits offered by the congregation.

We're sorry to hear that, but glad that you now have the knowledge! In seeking any corrections, we suggest starting with your supervisor. Once your own situation is corrected, perhaps you can work with the congregation's benefits administrator to help ensure good systems for other employees. Be sure to refer them to the [Benefits Tune-up Workbook](#).

The congregation is not sure which benefits they offer.

See if they are outlined in your congregation's personnel policies. (And check that the eligibility criteria match our Plan rules.) You can also email the [UUA Insurance Team](#) and/or the [UUA Retirement Team](#).

I work for two or more participating congregations, but that's not getting factored in.

It matters! If you work for more than one participating employer, concurrently or successively, qualifying for retirement plan employer contributions and/or insurance is based on combined hours.

The congregational personnel policies say that I am ineligible for UUA Insurance and/or Retirement benefits, but the plan rules say I am.

Plan rules are legal requirements that take precedence over congregational policies. Employers must follow plan rules and offer benefits to eligible employees. *As a reminder, all employees are to be enrolled in the Retirement Plan for the purposes of making voluntary contributions.*

The congregation is in the UUA Retirement Plan, but they didn't enroll me.

You should be enrolled immediately and, if you qualify for Employer Contributions, you may be entitled to past due contributions. (Even if you don't qualify for Employer Contributions, we encourage you to authorize voluntary contributions via salary deferral as a way of lowering current taxes and saving for your future.)

The congregation is making a retirement contribution that is different from the percentage listed in their Employer Participation Agreement (EPA).

The congregation must provide the exact Employer Contribution stated in their EPA to all employees who qualify for it. Treating any employee differently constitutes legal noncompliance.

I was receiving retirement contributions before, but my new congregation says I have to re-qualify.

Once qualified, always qualified, even if your hours drop or you change congregations.

The congregation offers UUA Insurance and I'm eligible, but they didn't enroll me at hire.

Your benefits administrator can reach out to the Insurance Team for options. You may need to wait for Open Enrollment (usually November for the next calendar year) for Health and Dental, and you might have to undergo medical screening for Life and Long-Term Disability.

The congregation pays a different percentage of my insurance than they do for others.

The law allows this, but we encourage treating all employees equitably. (It's okay for congregations to distinguish between full-time and part-time in their contribution rates for Health and Dental.)

Where do I go for more help?

- Review the [Benefits Tune-up Workbook](#) to learn more about benefit plan rules and to be aware of how we educate congregational leaders.
- Reach out to the [Compensation Team](#), [Retirement Team](#), or [Insurance Team](#) in the UUA Office of Church Staff Finances.
- See the [UUA Benefit Recommendations](#) page for suggested (not required) benefit levels.