



UUA-Administered Benefits Summary Chart

Benefit	Eligibility	Enrollment Timeframe	Congregational Requirements	UUA Recommendations	Webpage	Notes
Retirement Plan	Age 18+ Elective pre-tax contributions can be made immediately upon hire, regardless of hours; Employer contributions after any of the following: - completion of ministerial internship - previous fulfillment of Year of Eligibility Service -1,000 hrs in 12 months from date of hire or after 1st calendar yr working 12 months and 1,000 hrs.*	Provide enrollment materials at hire. (See eligibility.) Online enrollment also available when you provide your UUA member ID to the Employee.	MUST offer same percentage to all eligible - either straight Employer contribution or combination of base Employer contribution + matching contribution. Minimum 5% Employer contribution. Refer to your Employer Participation Agreement and Plan rules for the commitments you must honor.	Offer min 10% Employer contribution, either 10% base or in combination w/matching contribution. (Still meeting the recommendation if employee doesn't choose to contribute and receive match.)	http://www.uua.org/finance/compensation/retirement	Empower contact number for Plan Participants: (833)822-2023. Be sure to assign responsibility for making timely and accurate contributions.
Health Plan	Scheduled or expected to work at least 750 hrs/yr (15/wk), be continuously employed, and receive a W-2. Also open to Community Ministers and retirees. Medicare Supplement Plan requires Medicare A&B.	Open enrollment in Nov. with coverage effective on Jan 1. Otherwise, within 30 days of hire or qualifying event.	Participating Employers must offer coverage to all eligible Employees, but are not required to cover the same amt or % of premium for all.	Offer UUA or comparable plan to eligible Employees. Cong pays 80% premium for full-time, 50% incremental cost for dependents	http://www.uua.org/finance/compensation/health	3 levels of plan. Self-insured. Premium based on age, location, plan level.

*Note: Hours worked at multiple participating employers are additive.



UUA-Administered Benefits Summary Chart

Benefit	Eligibility	Enrollment Timeframe	Congregational Requirements	UUA Guidelines	Webpage	Notes
Dental Plan	Scheduled or expected to work at least 750 hrs/yr (15/wk), be continuously employed, and receive a W-2.* New retirees may remain enrolled.	Open enrollment in Nov. Otherwise, within 60 days of hire or qualifying event	Participating Employers must offer to all eligible Employees. No requirement that Employer pays for the coverage.	Recommend congregation paying 80% of premium for f/t, 50% incremental cost for dependents	http://www.uua.org/finance/compensation/group/dental	Guardian Dental includes Vision
Life/AD&D	Scheduled or expected to work at least 750 hrs/yr (15/wk), be continuously employed, and receive a W-2.*	Within 60 days from date of hire or eligibility. After 60 days, need medical evidence of insurability and underwriter approval (no open enrollment).	Participating Employers must offer both Life and LTD to all eligible Employees. No requirement that they pay for the coverage.	Congregation pays the premium. Must report taxable amount as imputed income. See Insurance Plans and Taxes link below.	http://www.uua.org/finance/compensation/group/life	Guardian Amt of insurance benefit over \$50,000 is taxable income. Amt to include on W2 is based on the IRS schedule.
Long Term Disability	Scheduled or expected to work at least 750 hrs/yr (15/wk), be continuously employed, and receive a W-2.*	Within 60 days from date of hire or eligibility. After 60 days, need medical evidence of insurability and underwriter approval (no open enrollment).	Participating Employers must offer both Life and LTD to all eligible EEs. No requirement that they pay for the coverage.	Recommend Employer paying cost of insurance (currently 1.2% of salary, or S + H for ministers), but imputing an amount equal to the premium as taxable income on the employee's W-2. In this way, any payable LTD benefits are exempt from US federal income tax	http://www.uua.org/finance/compensation/group/ltd	Guardian In order for benefit to be nontaxable, Employee must pay premium or income must be imputed on W-2.

*Note: Hours worked at multiple participating employers are additive.

Additional Helpful links
 Benefits Tune-up Workbook <https://www.uua.org/leaderlab/benefits-tuneup>
 Insurance Plans and Taxes <https://www.uua.org/leaderlab/insurance-taxes>
 HR for UU's Knowledge Base <https://hrforuus.uua.org/help/en-us>

Office of Church Staff Finances contacts
 Retirement retirementplan@uua.org
 Insurance insuranceplans@uua.org
 Compensation & Staffing comp@uua.org