

UUA Benefits Summary Chart



ER = employer
EE = employee

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; ER 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 recommended. Provide your UUA member ID to the Employee at time of hire.	MUST offer same percentage to all to all who have met the Plan's Year of Eligibility Service criteria. <i>Your Employer Participation Agreement and the Plan's rules reflect legal commitments you must honor.</i>	<u>Offer</u> min 10% ER 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	TIAA contact number for Plan Participants: 800-842-2829. Tell cbenak@uua.org who you whold responsible for remitting all accurate, on-time contributions for your employees.
Health Plan	Scheduled to work at least 750 hrs/yr (15/wk).* Also open to Community Ministers and retirees. Medicare Supplement Plan requires Medicare A&B.	Open enrollment in Nov. with coverage effective 1/1. Otherwise, within 30 days of hire or qualifying event.	Participating ERs must offer coverage to all eligible EEs, but are not required to cover the same amt or % of premium for all.	Offer UUA or comparable plan to EEs working 750 hrs/yr. 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. Page to calculate premium based on age, location, plan level.

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

Compliance details at https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf

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Dental Plan	Scheduled to work at least 750 hrs/yr (15/wk)*. New retirees may remain enrolled.	Open enrollment in Nov. Otherwise, within 60 days of hire or qualifying event	Offer opportunity to enroll to all eligible employees	We recommend congregation paying 80% of premium for f/t, 50% incremental cost for dependents	http://www.uua.org/finance/compensation/group/dental	Guardian Dental
Life/AD&D	Scheduled to work at least 750 hrs/yr (15/wk).*	Within 60 days from date of hire or eligibility. After 60 days, need medical evidence of insurability and underwriter approval.	Participating ERs must offer both Life and LTD to all eligible EEs. No requirement that they pay for the coverage.	Congregation pays the premium	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. See: https://www.uua.org/finance/compensation/group/life/premium-tax-info
Long Term Disability	Scheduled to work at least 750 hrs/yr (15/wk).*	Within 60 days from date of hire or eligibility. After 60 days, need medical evidence of insurability and underwriter approval.	Participating ERs must offer both Life and LTD to all eligible EEs. No requirement that they pay for the coverage.	Recommend ER 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, EE must pay premium <u>or</u> income must be imputed on W-2. See https://www.uua.org/finance/compensation/group/ltd/176239.shtml .

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