

# Completing the UUA Compensation Worksheet

with

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# Compensation Worksheet

## UUA Compensation Worksheet

2019

Line	Compensation Item	Guideline and Calculation	Amount	Additional Notes
1	Salary (S+H for ministers)	<i>Guideline: Use salary table for appropriate Geo Index, in line with membership size and position.</i>		See Guide to Salary Recommendations regarding experience and other relevant factors.
2	Self-Employment Tax Offset (Ordained ministers only)	<i>Guideline: Add 7.65% S+H.</i> Line 1 x .0765		Also called in Lieu of FICA. (For any amt of salary above \$132,900, reduce to 1.45%.)
3	UUA Retirement Plan Base Employer Contribution	<i>Guideline: base+match = 10%</i> Line 1 x (employer contribution percentage/100 (e.g., 8% = .08)		For Employer Participation Agreement. Include amt on Line 2 if indicated in Agreement.
4	Matching Employer Contribution (if any)	Line 1 x (employer matching employer contribution percentage/100 (e.g., 2% = .02)		For Employer Participation Agreement. Include amt on Line 2 if indicated in Agreement.
5	UUA Long-Term Disability Insurance 1.2% of Salary or S+H	<i>Guideline: Congregation pays premium.</i> Line 1 x .012		Impute amount of premium on employee's W-2 to keep benefit nontaxable.
6	UUA Health Plan 408% of 2 x Line 1 (capped)	<i>Guideline: Congregations pays premium.</i> 2 x Line 1 x .00408		Life insurance coverage is based on 2x salary [S+H]. See UUA website for tax info.
7	UUA Health Plan (employee)	<i>Guideline: Cover 50% of add'l for dependents.</i> See note at right and link at bottom.		Individual monthly rate from link below, x12 for annual, then take 80%. May prorate part-time.
8	UUA Health Plan (dependents)	See note at right and link at bottom.		Subtract individual monthly rate from rate with dependents, multiply by 12. Take 50%. Prorate pft.
9	UUA Dental Plan (employee)	<i>Guideline: Cover 50% of add'l for dependents.</i> See note at right and link at bottom.		See bottom for annual rates. May prorate for part-time.
10	UUA Dental Plan (dependents)	See note at right and link at bottom.		Subtract individual rate from rate with dependents. Take 50%. Prorate part-time.
11	Professional Expense Allowance	<i>Full-time guideline: ministers: 10%; minimum \$8,000. Other pros: 10% with minimum \$5,000.</i>		Line 11 x prorate minimum for part-time. Appropriate continuing ed funding for all staff.
12	Transitional Ministry Pro Expense add-on	Add \$300 + travel for ministers in Transitional Ministry Program.		Cost of special training for transitional ministers.
	<b>TOTAL COMPENSATION</b>	Sum of lines 1 through 12 (auto-calculates)	\$0	
	Monthly UUA Health Plan premium	<a href="https://secure.uua.org/leaders/insurance/calculator/">https://secure.uua.org/leaders/insurance/calculator/</a>		
	Annual Dental Plan premiums:	\$672 for individual, \$1,344 for Employee + 1, \$1,644 for family.		

Available on both the Compensation Program and Ministerial Transitions pages of UUA.org.

For each line:

- *UUA Guideline* in italics.
- Shows calculation.
- Additional notes on right.

Auto-calculates total.

# Line 1: Salary

“Salary and Housing” for ministers is like salary for other employees.

Line #	Compensation Item	Guideline and Calculation	Amount	Additional Notes
1	Salary (S+H for ministers)	<i>Guideline: use salary chart for appropriate Geo Index, in line with membership size and position.</i>	\$70,000	See Guide to Salary Recommendations regarding experience and other relevant factors.

Example assumes:

- Full-time
- Minister

# Line 1: Salary

Total autofills at bottom as you complete the form.



12	Transitional Ministry Pro Expense add-on	Program.		ministers.
	<b>TOTAL COMPENSATION</b>	Sum of lines 1 thru 12 (auto-calculates)	\$70,000	

# Line 2 (for ministers): Self-Employment Tax Offset

- Often called “in lieu of FICA.”
- Ministers are self-employed for Social Security/Medicare purposes ONLY.
- **GUIDELINE:** Pay this amount to the minister.
- Same amount you’d remit in FICA taxes for non-minister.
- Helps minister pay their self-employment tax.

2	<b>Self-Employment Tax Offset (Ministers only)</b>	<i>Guideline: Add 7.65% S+H. Line 1 x .0765</i>	<b>\$5,355</b>	Also called In Lieu of FICA. (For any amt of salary above \$132,900, reduce to 1.45%.)
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Ministerial Compensation page, with FAQ explaining dual tax status:

<https://www.uua.org/finance/compensation/program/ministerial-compensation>

# Line 3: UUA Retirement Plan – Base Employer Contribution

- Base Employer Contribution specified by congregation’s Employer Participation Agreement.\*
- Employer Participation Agreement also states whether to include Self-Employment Tax Offset in the calculation.\*
- **RULE:** Must be the same percentage for all eligible employees.
- **RULE:** Fellowshipped ministers eligible immediately. Others after completing Year of Eligibility Service.
- **GUIDELINE:** Base + Match = 10% or greater.

3	UUA Retirement Plan Base Employer Contribution	<i>Guideline: base+match = 10%.</i>	Line 1 (or lines 1+2) x base employer contribution percentage/100 (e.g., 8% = .08)	\$6,028	Per Employer Participation Agreement. Include amt on Line 2 if indicated in Agreement.
4	UUA Retirement Plan Matching Employer Contribution (if any)		Line 1 (or lines 1+2) x matching employer contribution percentage/100 (e.g., 2% = .02)		Per Employer Participation Agreement. Include amt on Line 2 if indicated in Agreement.

- \* Employer Participation Agreement on file with Office of Church Staff Finances. By default, the Self-Employment Offset (in lieu of FICA) is INCLUDED in the Retirement Plan contribution calculation. (You may elect to exclude it.) It is assumed to be included in this example.
- UU Organizations Retirement Plan info: <https://www.uua.org/finance/compensation/retirement>

# Line 4: UUA Retirement Plan – Matching Employer Contribution

- Matching Employer Contribution, **if any**, is specified by congregation’s Employer Participation Agreement.\*
- Employer Participation Agreement also states whether to include Self-Employment Tax Offset in the calculation.
- **RULE:** Same match option must be offered to all eligible employees.
- **GUIDELINE:** Base + Match = 10% or greater.

3	UUA Retirement Plan Base Employer Contribution	Guideline: base+match = 10%.	Line 1 (or lines 1+2) x base employer contribution percentage/100 (e.g., 8% = .08)	\$6,028	Per Employer Participation Agreement. Include amt on Line 2 if indicated in Agreement.
4	UUA Retirement Plan Matching Employer Contribution (if any)		Line 1 (or lines 1+2) x matching employer contribution percentage/100 (e.g., 2% = .02)	\$1,507	Per Employer Participation Agreement. Include amt on Line 2 if indicated in Agreement.

\* Employer Participation Agreement on file with Office of Church Staff Finances. By default, the Self-Employment Offset (in lieu of FICA) is INCLUDED in the Retirement Plan contribution calculation. (You may choose to exclude it.) It is assumed to be included in this example.

# Line 5: UUA Long-Term Disability

- LTD is critical coverage!
- **RULE:** Offer coverage to all eligible staff. (Scheduled to work at least 750 hours/year.)
- **GUIDELINE:** Pay the premium in full for all eligible staff.
- Imputing (adding) the premium amount to employees' W2 keeps any benefit payout nontaxable.

	Matching Employer Contribution (if any)	Contribution percentage/100 (e.g., 2% = .02)		
5	UUA Long-Term Disability 1.2% of Salary or S+H	Guideline: Congregation pays premium. Line 1 x .012	\$840	Impute amount of premium on employee's W-2 to keep benefit nontaxable.

UUA Long-Term Disability info: <https://www.uua.org/finance/compensation/group/ltd>

# Line 6: UUA Life Insurance

- **RULE:** Offer Life Insurance to all eligible staff. (Scheduled to work at least 750 hours/year.)
- **GUIDELINE:** Pay the premium in full.
- \$200,000 cap. (Applies to those with salaries over 100,000.)
- See our website for calculating taxable info.

	NEW or Salary of S+H	LINE 1 x .012	UUA	Keep benefit non-taxable.
6	UUA Group Term Life Insurance .408% of 2 x Line 1 (capped at \$200,000)	Guideline: Congregations pays premium. 2 x Line 1 x .00408	\$571	Life insurance coverage is based on 2 x salary[S+H]. See UUA website for tax info.

UUA Life Insurance info: <https://www.uua.org/finance/compensation/group/life>

# Line 7: UUA Health Plan (or comparable) Employee Premium



## Unitarian Universalist Association

### Health Insurance Premium Calculator

#### 2019 Monthly Rate

Please complete the following fields (then click Calculate Total Monthly Premium button below):

Plan Selected

Standard PPO Plan

Employee Birth Year

1969

Single, Couple or Family Rate

Employee Only

Employee Zip Code

(Choose First Three digits )

132

**Calculate Total Monthly Premium**

**2019 Total Monthly Premium**

**850.64**

**Remember:** the UUA Insurance Plan Calculator shows *monthly* premiums. Multiply by 12 for annual cost.

$\$850.64 \times 12 = \$10,208$  annual

UUA Health Plan

24 Farnsworth Street, Boston, MA 02210-1409

Ph. 617 948-6428, Fax. 617 948-6487, E-mail [healthinsurance@uua.org](mailto:healthinsurance@uua.org)

Contact: Patti Angelina, Insurance Plans Manager.

# Line 7: UUA Health Plan (or comparable) Employee Premium

- **RULE:** If your congregation participates in the UUA Health Plan, offer it to all eligible staff. (Scheduled to work at least 750 hours/year.)
- **GUIDELINE:** Pay 80% of employee premium for full-time staff.
- Prorate in an equitable fashion for eligible part-time staff

7	UUA Health Plan (employee)	Guideline: Cover 80% of individual premium. See note at right and link at bottom.	\$8,166	Individual monthly rate from link below, x12 for annual, then take 80%. May prorate part-time.
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## Example assumes:

- Employee birth year 1969 (turning 50 in 2019)
- Zip code 132XX
- Gold plan (Standard PPO)
- Family coverage

**Remember:** the UUA Insurance Plan Calculator shows *monthly* premiums. Multiply by 12 for annual cost.

UUA Health Plan info: <https://www.uua.org/finance/compensation/health>  
 UUA Insurance Plan Calculator:  
<https://secure.uua.org/leaders/insurance/calculator/index.php>

# Line 8: UUA Health Plan (or comparable) Premium for Dependents



## Unitarian Universalist Association

### Health Insurance Premium Calculator

#### 2019 Monthly Rate

Please complete the following fields (then click Calculate Total Monthly Premium button below):

Plan Selected

Standard PPO Plan

Employee Birth Year

1969

Single, Couple or Family Rate

Family

Employee Zip Code

(Choose First Three digits )

132

Calculate Total Monthly Premium

2019 Total Monthly Premium

1833.83

**Remember:** the UUA Insurance Plan Calculator shows *monthly* premiums. Multiply by 12 for annual cost.

**What's the premium for dependents?**  
Subtract employee premium from family.

$$\$1833.83 - \$850.64 = \$983.19$$

$$\$983.19 \times 12 = \$11,798 \text{ annual}$$

# Line 8: UUA Health Plan (or comparable) Premium for Dependents

- **RULE:** If your congregation participates in the UUA Health Plan, offer it to all eligible staff. (Scheduled to work at least 750 hours/year.)
- **GUIDELINE:** Pay 50% of the *additional cost of covering dependents* for full-time staff.
- Prorate in an equitable fashion for eligible part-time staff.

7	UUA Health Plan (employee)	See note at right and link at bottom.	\$8,100	annual, then take 50%. May prorate part-time.
8	UUA Health Plan (dependents)	See note at right and link at bottom. <i>Guideline: Cover 50% of add'l for dependents.</i>	\$5,899	Subtract individual monthly rate from rate with dependents, multiply by 12. Take 50%. Prorate p/t

## Example assumes:

- Employee birth year 1969 (turning 50 in 2019)
- Zip code 132XX
- Gold plan (Standard PPO)
- Family coverage

**Remember:** the UUA Insurance Plan Calculator shows *monthly* premiums. Multiply by 12 for annual cost.

# Line 9: UUA Dental Plan (or comparable) Employee Premium

- **RULE:** If your congregation participates in the UUA Dental Plan, offer it to all eligible staff. (Scheduled to work at least 750 hours/year.)
- **GUIDELINE:** Pay 80% of the premium for full-time staff.
- Prorate in an equitable fashion for eligible part-time staff.

8	UUA Health Plan (dependents)		\$5,000	dependents, multiply by 12. Take 80%. Prorate pr...
9	UUA Dental Plan (employee)	Guideline: Cover 80% of individual premium. See note at right and link at bottom.	\$538	See bottom for annual rates. May prorate for part-time.
		Guideline: Cover 50% of add'l for dependents		

# Line 10: UUA Dental Plan (or comparable) Premium for Dependents

- **RULE:** If your congregation participates in the UUA Dental Plan, offer it to all eligible staff. (Scheduled to work at least 750 hours/year.)
- **GUIDELINE:** Pay 50% of the *additional cost of covering dependents* for full-time staff.
- Prorate in an equitable fashion for eligible part-time staff.

10	UUA Dental Plan (dependents)	Guideline: Cover 50% of add'l for dependents. See note at right and link at bottom.	\$486	Subtract individual rate from rate with dependents. Take 50%. Prorate part-time.
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Example assumes family coverage.

# Line 11: Professional Expense Allowance

## GUIDELINES:

- The *greater of* 10% or \$8,000 for full-time ministers, with \$8,000 prorated for part-time.
- The *greater of* 10% or \$5,000 for other full-time professionals, with \$5,000 prorated for part-time.
- Appropriate continuing education funding for all staff.

11	Professional Expense Allowance	Full-time guideline: ministers: 10%, minimum \$8,000 . Other pros: 10% with minimum \$5,000.	\$8,000	Line 1x .1 Pro-rate minimum for part-time. Appropriate continuing ed funding for <u>all</u> staff.
		Add \$1,250+ travel for ministers in Transitional Ministry		

About professional expenses: <https://www.uua.org/finance/compensation/program/expense-allowances>.

# Line 12: Transitional Ministry Pro Expense Add-on

## GUIDELINE:

- Add \$900 plus travel for ministers in Transitional Ministry Program.

11	Professional Expense Allowance		\$0,000	Appropriate continuing education for all staff.
12	Transitional Ministry Pro Expense add-on	Add \$900 + travel for ministers in Transitional Ministry Program.		Cost of special training for transitional ministers.

Example assumes minister is not in Transitional Ministry Program.

# TOTAL COMPENSATION (auto-calculates)

Benefits can easily add up to 40% or more of the salary offered.  
In this example, benefits are over 50% of the Salary + Housing.

	<b>TOTAL COMPENSATION</b>	Sum of lines 1 thru 12 (auto-calculates)	\$107,390
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# Moving Expenses

Money provided for relocation is taxable income through 2025, per Tax Cuts and Jobs Act of 2017.

**GUIDELINE:** Up to \$15,000, with encouragement to gross up for taxes.

# Thank you!

Jan Gartner, [JGartner@uua.org](mailto:JGartner@uua.org)

Compensation and Staffing Practices Manager, Office of Church Staff Finances

Rev. Keith Kron and Emily Cherry: [Transitions@uua.org](mailto:Transitions@uua.org)

Transitions Office (Keith = Director, Emily = Administrator)

Ministerial Transitions: <https://www.uua.org/careers/ministers/transitions>

Benefits and Compensation: <https://www.uua.org/finance/compensation>