



Benefits Administration Checklist

Legal compliance is foundational to the fair treatment of staff. This list covers some common legal requirements of benefits administration, including frequent sources of confusion and mistakes. We encourage you to make use of this checklist annually and whenever there is a change in responsible parties. Be sure to check for any laws that apply in your state and locality; this checklist is not meant to be comprehensive and cannot replace appropriate guidance from your own employment attorney.

| Legal Requirements for Benefits Administration | Resource | Verified (date) | Responsible party (role) |
|---|--|-----------------|--------------------------|
| I. UUA Retirement Plan (for non-UUA retirement plans, see last row in section) | | | |
| As a participating employer, we understand and follow the Plan's Year of Eligibility Service criteria which govern eligibility for employer contributions - in brief, any of these 3 meets the criteria: <ol style="list-style-type: none"> 1. completion of ministerial internship, or 2. already satisfied the Plan's year of eligibility service at a participating congregation, or 3. served at least 1,000 hours from date of hire to anniversary of date of hire, or in a single subsequent calendar year. We understand that hours of service in more than one participating employer, concurrently or consecutively, are to be aggregated for the purpose of determining eligibility. | General: https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf Eligibility: https://www.uua.org/finance/compensation/retirement/eligibility Plan Document: https://www.uua.org/sites/live-new.uua.org/files/plandoc_w_amendments_incorporated_05092017.pdf Write to retirementplan@uua.org for assistance with determination of eligibility with multiple employers, concurrently or consecutively. | | |
| Upon hire of each employee: <ol style="list-style-type: none"> 1. We provide <i>every</i> new employee with the opportunity to enroll in the Plan for the purpose of making Elective Contributions or for rolling funds in. (Those already enrolled in the Plan do not re-enroll.) 2. We check for prior fulfillment of Year of Eligibility Service upon hire of each employee. If fulfilled, we begin employer contributions immediately. | General: https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf To seek <i>verification</i> of eligibility for Employer's Contributions due to prior fulfillment of requirements, write to retirementplan@uua.org . Enrollment: https://www.uua.org/finance/compensation/retirement/enrollment-instructions | | |

UUA Compensation Standards: Benefits Administration

| I. UUA Retirement Plan, continued (for non-UUA retirement plans, see last row in section) | Resource | Verified (date) | Responsible party (role) |
|---|--|-----------------|--------------------------|
| <p>We monitor employees' dates of hire and hours and ensure that employees enroll and receive Employer's Retirement Contributions (and Employer's Matching contributions if offered) after satisfying the Plan's definition of Year of Eligibility Service.</p> | <p>General: https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf</p> <p>Enrollment: https://www.uua.org/finance/compensation/retirement/enrollment-instructions</p> <p>Write to retirementplan@uua.org if you need a copy of your Employer Participation Agreement.</p> <p>Plan Document: https://www.uua.org/sites/live-new.uua.org/files/plandoc_w_amendments_incorporated_05092017.pdf</p> | | |
| <p>We ensure that all employees eligible for Employer Contributions receive the base contribution percentage and match opportunity specified in the congregation's Employer Participation Agreement.</p> | <p>Write to retirementplan@uua.org if you need a copy of your Employer Participation Agreement.</p> <p>Contributions: https://www.uua.org/finance/compensation/retirement/contributions</p> | | |
| <p>We use the Plan's definition of Compensation (2.13) and their Employer Participation Agreement to determine the proper compensation base for calculating contributions.</p> <p>(Housing allowance for ministers is included in Compensation.)</p> | <p>Plan Document: https://www.uua.org/sites/live-new.uua.org/files/plandoc_w_amendments_incorporated_05092017.pdf</p> <p>Write to retirementplan@uua.org if you need a copy of your Employer Participation Agreement.</p> | | |

UUA Compensation Standards: Benefits Administration

| I. UUA Retirement Plan, continued (for non-UUA retirement plans, see last row in section) | Resource | Verified (date) | Responsible party (role) |
|--|--|-----------------|--------------------------|
| <p>We communicate to new staff, and annually remind <i>all</i> staff (regardless of hours or length of service), of the option to make voluntary contributions through deferral of salary – explaining that they can start, stop, or change the amount at any time.</p> | <p>General: https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf</p> <p>Employee Contributions Agreement: https://www.uua.org/sites/live-new.uua.org/files/2020_employee_contributions_agreement_salary_reduction_form.pdf</p> | | |
| <p>If Employer provides Employer’s Matching contributions, per Employer Participation Agreement, they communicate to new staff and annually remind all staff about the match.</p> | <p>Write to retirementplan@uua.org if you need a copy of your Employer Participation Agreement.</p> | | |
| <p>Employer is responsible for calculating and remitting all employee and employer contributions timely and as per the Plan’s provisions. There are no invoices.</p> | <p>Contributions: https://www.uua.org/finance/compensation/retirement/contributions</p> <p>Employee Contributions Agreement: https://www.uua.org/sites/live-new.uua.org/files/2019_salary_reduction_for_m-employee_contributions_agreement.pdf</p> | | |
| <p>Employers who offer Auto-Enrollment, per Employer Participation Agreement, communicate to new staff and operationalize Auto-Enrollment timely for all employees.</p> | <p>Auto-enrollment: https://www.uua.org/finance/compensation/retirement/auto-enrollment</p> <p>Write to retirementplan@uua.org if you need a copy of your Employer Participation Agreement.</p> | | |
| <p>We have no personnel policy in conflict with UUA Retirement Plan eligibility criteria or any other Plan provisions.</p> | <p>General: https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf</p> <p>Plan Document: https://www.uua.org/sites/live-new.uua.org/files/plandoc_w_amendments_incorporated_05092017.pdf</p> | | |
| <p>For congregations offering a non-UUA retirement plan: We understand and follow all eligibility, enrollment, and remittance rules and procedures as outlined in Plan documents for the retirement plan we offer and have no personnel policy in conflict with Plan provisions.</p> | <p>Your retirement plan's governing documents.</p> | | |

UUA Compensation Standards: Benefits Administration

| Legal Requirements for Benefits Administration | Resource | Verified (date) | Responsible party (role) |
|--|---|-----------------|--------------------------|
| II. For Congregations Offering UUA Health Plan (for non-UUA health plans, see last row in section) | | | |
| We understand that by participating in this Plan, <u>we must make it available to all eligible employees.</u> (Scheduled to work 750 hours/year.) | https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf | | |
| Employer has a fail-safe process to ensure timely enrollment (within 30 days) for new employees and those with a qualifying event. | https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf | | |
| We have no personnel policy in conflict with UUA Health Plan eligibility criteria or other Plan provisions. | https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf | | |
| For congregations offering another Health Plan: we follow all eligibility and enrollment criteria of the Plan(s) we offer and have no personnel policy in conflict with Plan provisions. | Your health plan's governing documents. | | |
| | | | |
| III. For Congregations Offering UUA Dental Plan | | | |
| We understand that by participating in this Plan, <u>we must make it available to all eligible employees.</u> (Scheduled to work 750 hours/year.) | https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf | | |
| Congregation has a fail-safe process to ensure timely enrollment (within 60 days) for new employees and those with a qualifying event. | https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf | | |
| We have no personnel policy in conflict with UUA Dental Plan eligibility criteria or other Plan provisions. | https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf | | |
| We understand that interns are not eligible for the UUA Dental Plan. | | | |

UUA Compensation Standards: Benefits Administration

| Benefits Administration Requirements | Resource | Verified (date) | Responsible party (role) |
|---|---|------------------------|---------------------------------|
| IV. UUA Long-Term Disability <i>and</i> Life Insurance | | | |
| We understand that congregations offering LTD must also offer Life Insurance and vice-versa. | https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf | | |
| We understand that by participating in these plans, <u>we must make them available</u> to all eligible employees. (Scheduled to work 750 hours/year.) | https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf | | |
| Our congregation has a fail-safe process to ensure timely enrollment (within 60 days) for new employees. | https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf | | |
| For Life Insurance beyond \$50,000 in coverage, a portion of the cost paid by the congregation needs to be imputed (added to taxable wages) as income on the employee's W-2 form (i.e., is considered a taxable benefit). | http://www.uua.org/finance/compensation/group/life/176232.shtml | | |
| We have no personnel policy in conflict with UUA Life/LTD eligibility criteria or other Plan provisions. | https://www.uua.org/sites/live-new.uua.org/files/benefits_tuneup_workbook.pdf | | |
| We understand that interns are not eligible for UUA Life/LTD coverage. | | | |
| <i>Not required but recommended: We impute the total LTD premium for each employee on their W-2 form to keep any future benefit payout nontaxable.</i> | https://www.uua.org/finance/compensation/group/ltd/176239.shtml | | |