

# UUA Benefits Summary Chart



ER = employer  
EE = employee

Benefit	Eligibility	Enrollment Timeframe	Congregational Requirements	UUA Guidelines	Webpage	Notes
<b>Retirement Plan</b>	Age 18+ Elective pre-tax contributions can be made immediately upon hire, regardless of hours; ER contributions after 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 ER contribution or combination of base ER contribution + matching contribution. Minimum 5% ER contribution. Refer to your Employer Participation Agreement and Plan rules for the commitments you must honor.	Offer min 10% ER contribution, either 10% base or in combination w/matching contribution. Still fair comp if people don't make EE contribution.	<a href="http://www.uua.org/finance/compensation/retirement">www.uua.org/finance/compensation/retirement</a>	TIAA contact number for Plan Participants: 800-842-2829. Be sure to assign responsibility for making timely and accurate contributions. Contact Irose@uua.org.
<b>Health Plan</b>	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	<a href="http://www.uua.org/finance/compensation/health">www.uua.org/finance/compensation/health</a>	3 levels of plan. Self-insured. Page to calculate premium based on age, location, plan level.

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<b>Dental Plan</b>	Scheduled to work at least 750 hrs/yr (15/wk), and receive a W-2. 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	<a href="http://www.uua.org/finance/compensation/group/dental">www.uua.org/finance/compensation/group/dental</a>	Guardian Dental
<b>Life/AD&amp;D</b>	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	<a href="http://www.uua.org/finance/compensation/group/life">www.uua.org/finance/compensation/group/life</a>	Guardian  Amt of insurance benefit over \$50,000 is taxable income. Amt to include on W2 is based on the IRS schedule. See: <a href="http://www.uua.org/careers/compensation/group/life/176232.shtml">http://www.uua.org/careers/compensation/group/life/176232.shtml</a>
<b>Long Term Disability</b>	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.	<a href="http://www.uua.org/finance/compensation/group/ltd">www.uua.org/finance/compensation/group/ltd</a>	Guardian  In order for benefit to be nontaxable, EE must pay premium <u>or</u> income must be imputed on W-2.