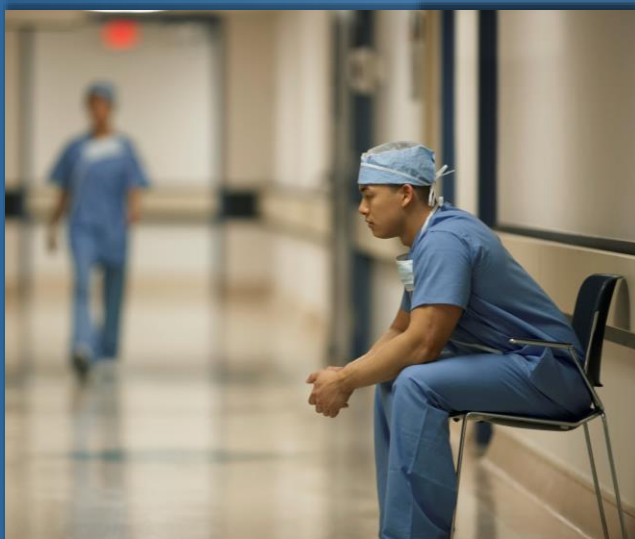


Welcome to
The Pension Boards-United Church of Christ, Inc.

A Resource Guide for UCC Employers



The Pension Boards
United Church of Christ, Inc.

WHERE FAITH AND FINANCE INTERSECT

1.800.642.6543
www.pbucc.org

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Introduction

The Pension Boards wants to ensure that employers maximize the benefits offered to their employees, so we developed this **Resource Guide for UCC Employers** to serve as a tool to lead you through the administrative steps on how to establish your account, fill out required documentation, and enroll your employees in the Annuity Plan for the United Church of Christ, and other Pension Boards' benefit plans and services.

We also provide additional information about financial services and personal finance education opportunities offered through our partnership with Ernst & Young (EY) that your employees may find useful. Let's begin.



How to Get Started

Enroll into Annuity Plan



Annuity Plan for the United Church of Christ. What is it?

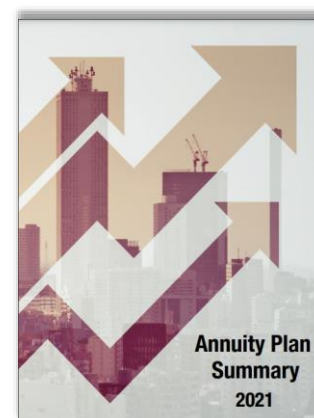
The [Annuity Plan for the United Church of Christ](#) is available to individuals employed by a UCC church or related entity. Contributions to the Annuity Plan may be allocated among a variety of professionally-managed investment fund choices. The General Synod of the UCC and the Pension Boards recommend, but do not require, that employers make pension contributions of 14% of salary basis (3% minimum for lay employees) for each minister to provide for retirement income.

Employer contributions may be supplemented by employee pre-tax contributions, made through a salary reduction agreement, through an [Employee Retirement Contribution Account \(ERCA\)](#), a tax-sheltered annuity or TSA. Post-tax contributions may also be made to the Annuity Plan. Contribution limits are set each year by the IRS, so please contact us for assistance.

Once the [Annuity Plan Membership and Other Benefits](#) form is completed by your employees, and is returned and approved, employers will be billed for both the employer and employee contributions. No money should be sent until the church receives a bill.

Please note that investments in other retirement accounts (IRA, 401(k), 403(b) or other pre-tax accounts) may also be consolidated in a [Rollover Contribution Account \(RCA\)](#). To transfer existing retirement account money into the RCA, complete and return the RCA application to the Pension Boards. Please also complete the [Request for Direct Rollover Funds](#) form and submit this form to the financial institution from which you are transferring the funds. These forms and others are found in the **Forms** section of this packet for your reference.

[Click here to view the plan document](#) or the [Annuity Plan Summary](#).



How to Get Started

Complete the Employer Adoption Agreement and Other Documentation



In order to maintain current records, the Pension Boards periodically collect certain documentation from employers participating in the Annuity Plan for the United Church of Christ. We ask your assistance in this process to ensure we have all necessary documentation on file.

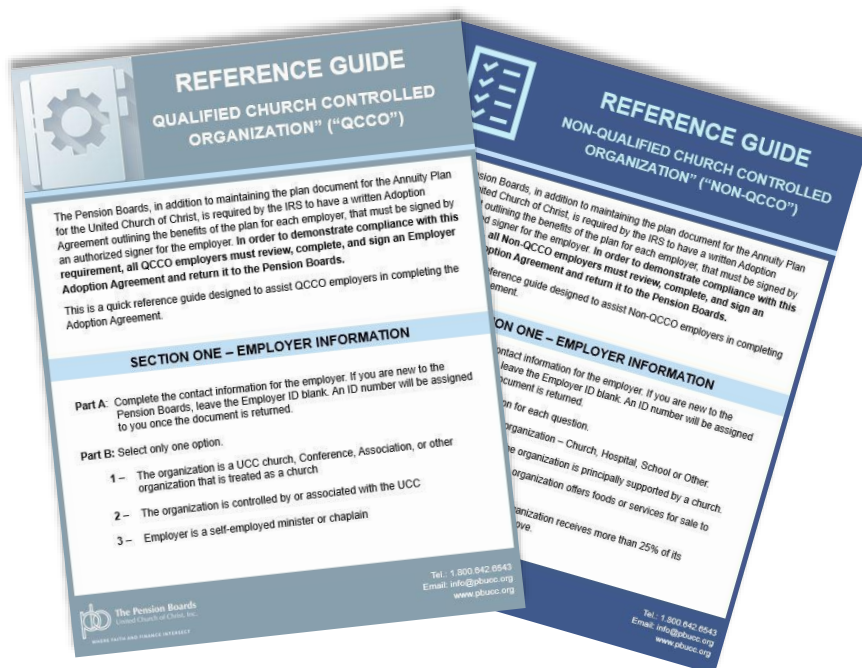
Please log in to the **Employer Portal** at <https://employers.pbucc.org/> and click on **Plan Documents** found on the left-hand menu.

On this page you will find the following documents related to your participation in the Annuity Plan:

- **Church Plan Eligibility Certification**: Confirms the eligibility of the employer to participate in the UCC Annuity Plan. Whether the employer is a “church,” a “Qualified Church Controlled Organization” (“QCCO”), or a “Non-Qualified Church Controlled Organization” (“Non-QCCO”) determines the requirements applicable to the employer.
- **Adoption Agreement**: A required agreement between the employer and the Pension Boards that identifies the employer’s requirements for its employees’ participation in the UCC Annuity Plan and sets forth each party’s obligations under the Annuity Plan.

We ask that you electronically fill out the above forms and submit them to the **Pension Boards-UCC, Attn: Member Services, 475 Riverside Drive, Room 1020, New York, NY 10115.**

Please refer to the QCCO and Non-QCCO Reference Guides for assistance [here](#).



How to Get Started

Enroll Your Employees in the Benefits Plan



Enrolling Your Employee into the Benefits Plan

Enrolling your employees into Pension Boards benefits plans is easy. Simply have your employees click this all-in-one form below (**Annuity Plan Membership and Other Benefits**) to begin the enrollment process. This form will offer your employees the opportunity to enroll in several Pension Boards benefits including the Annuity Plan, Medical, Dental, Flexible Spending Account, Life Insurance & Disability Income, etc.

[Annuity Plan Membership and Other Benefits Form](#)

For assistance and plan requirements, please call **Member Services at 1.800.642.6543**.

Compensation Report Guidelines

When participating in the Pension Boards programs it is extremely important that employers keep compensation information current. Failure to do so may adversely affect an employee's retirement and or insurance coverage.

Compensation accuracy and reporting of updates is the sole responsibility of the employer. To help keep compensation current and accurate, the Pension Boards is providing employers with an easy online method to report compensation changes when they occur.

Though the Employer Portal ([**https://employers.pbucc.org**](https://employers.pbucc.org)) employers may check and update their employee's salary, housing allowance, if applicable, and employer annuity contribution rate. [Click here to view the Compensation Report/Update User Guide.](#)

Communicating with Your Employees

Designed especially for UCC Employers, the Pension Boards publishes a quarterly newsletter called ***In-the-Know***, which covers an array of employer-need-to-know information such as frequently asked account questions, enrollment updates, upcoming events, financial education webinars, plus Pension Boards news and resources. Please look out for these quarterly issues via email and share vital information with your employees. [Click here to read the latest issue.](#)



UCC Medical Benefits Overview



UCC Medical Plan (Non-Medicare Plan Participants)

- The UCC Non-Medicare Health Plan provides participants with comprehensive medical benefits and a choice of four plans to meet their needs (Plans A, B, C, and HSA). You are eligible to participate in the Non-Medicare Health Plan if you are not eligible for Medicare and meet the Plan's eligibility requirements, outlined in the [Non-Medicare Plan Highlights](#) booklet. [Click here for additional coverage information.](#)

Healthy Stewards

- Healthy Stewards is the Pension Boards' wellness philosophy, rooted in the biblical understanding that we are called to be stewards of all our resources—including our health. Over the years, Healthy Stewards has grown to encompass a number of complementary wellness resources available to participants in the UCC Medical Benefits Plan through the plan's vendor partners.

UCC Non-Medicare Health Plan participants and their covered spouse/partner are eligible to earn up to \$300 in rewards for participating in healthy activities! The program also offers a Wellness Coach to walk alongside you as you achieve your health goals, while you earn rewards points.

Member Assistance + Work/Life Balance

- The Member Assistance Program + Work/Life Program, or MAP+Work/Life, offered through Health Advocate, a leading clinical health advocacy company, is a no-cost benefit that gives you confidential access to a Licensed Professional Counselor or Work/Life Specialist. Through in-person visits, and unlimited, confidential phone consultations, these specialists can walk you through any of life's temporary setbacks. Visit members.healthadvocate.com to learn more.

Flexible Benefit Plan for UCC Ministries (a Flexible Spending Account or FSA)

- For non-Medicare participants, the FSA consists of two reimbursement accounts where clergy and lay employees can elect to set aside a portion of their earnings, before federal income and FICA taxes are withheld, to pay for certain medical and dependent care expenses they will face in the coming year. Each pay period during the year, dollars are deducted from salary and placed in the FSA.
- When an eligible medical expense is incurred, the participant files a claim and a reimbursement, up to the amount of the elected annual deferral, is paid from the FSA, even if that amount has yet to be deposited in the participant's account. Dependent care expenses are reimbursed up to the balance in the dependent care reimbursement account.

(See Appendix for Flexible Benefit Plan for UCC Ministries Frequently Asked Questions.)

UCC Medical Benefits Overview



UCC Medicare Advantage Plan w/ Rx

- Plan participants have access to Humana's PPO, or Preferred Provider Organization. A PPO allows participants to receive care in-network or out-of-network. Under the UCC Medicare Advantage Plan with Rx, participants pay the same whether a provider is in-network or out-of-network. As long as a provider, specialist, or facility takes Medicare and agrees to bill Humana, participants can see their provider of choice. Services may require prior authorization and Humana will pay for services as long as the services are Medicare-covered benefits.
- Participants have no costs or copay for preventive care, plus financial protection with a yearly out-of-pocket maximum and worldwide emergency coverage. Upon enrollment in the UCC Medicare Advantage Plan with Rx, participants will receive a [Humana Benefit Kit](#) that includes an identification to use for medical and pharmacy services. For questions, call Humana Group Medicare Customer Care at **1.866.733.1872**.



Through Humana's Go365 program, you can earn gift cards! Earn rewards just for taking simple health actions such as getting a physical, volunteering, and staying active.

The list of activities change over time, so visit [Humana.com](#) and click on Go365 to register and learn more.



SilverSneakers is a total health and physical activity program that helps you get fit and stay fit by providing access to over 16,000 fitness locations nationwide and access to virtual classes and outdoor activities!

Visit [silversneakers.com/starthere](#), or download the SilverSneakers GO App.

UCC Dental Plan (for all plan participants)

- A comprehensive stand-alone dental plan available to all eligible employees and their eligible dependents. The annual benefit maximum is \$2,400 per person. A discounted dental premium is available when combined with enrollment in the Health Plan. Annual enrollment is October 1-31 of each year. [Learn more here](#).

UCC Vision Plan (for all plan participants)

- The UCC Health Plan provides optional vision coverage among its Plan offerings. Vision benefits are available through [VSP](#), a nationwide network of vision care providers. For a summary of the benefits available, [click here](#).

UCC Life Insurance & Disability Income (LIDI) Plan



Basic Life Insurance

- The LIDI Plan's Basic Life Insurance coverage is designed to provide UCC clergy and lay employees and their families with financial peace of mind in the event of death.

Optional Additional and Dependent Life Insurance

- Participants in the UCC LIDI Plan may purchase additional life insurance coverage for themselves and their eligible dependents.
- If you are covered under the [basic LIDI Plan](#), you may request additional life insurance coverage. This special opportunity enables you to replace basic Plan coverage that will decrease as you get older, or to increase your life insurance.

Short-Term Disability

- Participants in the UCC Life Insurance and Disability Income benefit plan are eligible for short term benefits after being out of work for 30 consecutive days, if approved by MetLife.

Long-Term Disability

- Participants in the UCC LIDI Benefit Plan who have been on Short-term Disability for 22 weeks are eligible for Long-term Disability (LTD) benefits, if approved by MetLife. If the LIDI Plan participant remains disabled, LTD benefits generally continue until age 65. Total lifetime benefits for LTD due to a behavioral health condition are limited to 24 months.

(See Appendix for Short and Long-term Disability Plan Facts.)

Please contact us at **1.800.642.6543** or by e-mail at **info@pbucc.org** if you have any questions. We appreciate the opportunity to serve you.



Lifetime Retirement Income Investment Fund Options at Annuity Plan Enrollment

The pension plan administered by the Pension Boards includes 11 investment fund options:

Bond Fund

- The Bond Fund seeks to provide maximum total return through active management of a broadly diversified portfolio of fixed income securities. Principal and income in this Fund will fluctuate with changing market conditions.

Equity Fund

- The Equity Fund seeks to provide long-term growth of principal and income.

Global Sustainability Index Fund

- The Northern Trust Global Sustainability Index Fund (GSIF) seeks to provide long-term growth of principal and income.

Stable Value Fund

- The Stable Value Fund seeks to preserve both invested principal and earned interest, to earn a stable fixed income yield and to provide liquidity for member-directed disbursements.

Sustainable Balanced Fund

- The Sustainable Balanced Fund seeks to combine the full scope of approaches to ESG (Environmental, Social, and Governance) investing in the public markets, including passive strategies that systematically tilt towards high-performing companies on ESG metrics, while avoiding poor performers; active strategies investing thematically in companies providing solutions to environmental and social challenges; and strategies that apply active ownership and stewardship techniques to improve the ESG practices of portfolio companies.

6 Target Annuitization Date (TAD) Funds

- Each TAD Fund seeks levels of capital appreciation, principal preservation and current income that are consistent with its asset allocation at a particular time. TAD Funds are lifecycle, dynamic-risk, or age-based funds that rebalance the asset allocation and risk of a member's portfolio using a "glidepath" tool for the member's life stages. The asset allocation mix becomes more conservative as the target date approaches – typically one's expected date of retirement.



Read [Why Target Annuitization Date Funds Help Protect Your Future](#).

Visit our [Investments](#) web page to learn more about each investment fund.

Lifetime Retirement Income Products

Employee Retirement Contribution Account (a tax-sheltered annuity)



Maximize the Gift of Time for Your Retirement

According to a [United States Census Bureau report from 2020](#), life expectancy for the total population is projected to increase by six years from 79.7 in 2017 to 85.6 in 2060. If this is true, how can you utilize the gift of time to your financial advantage?

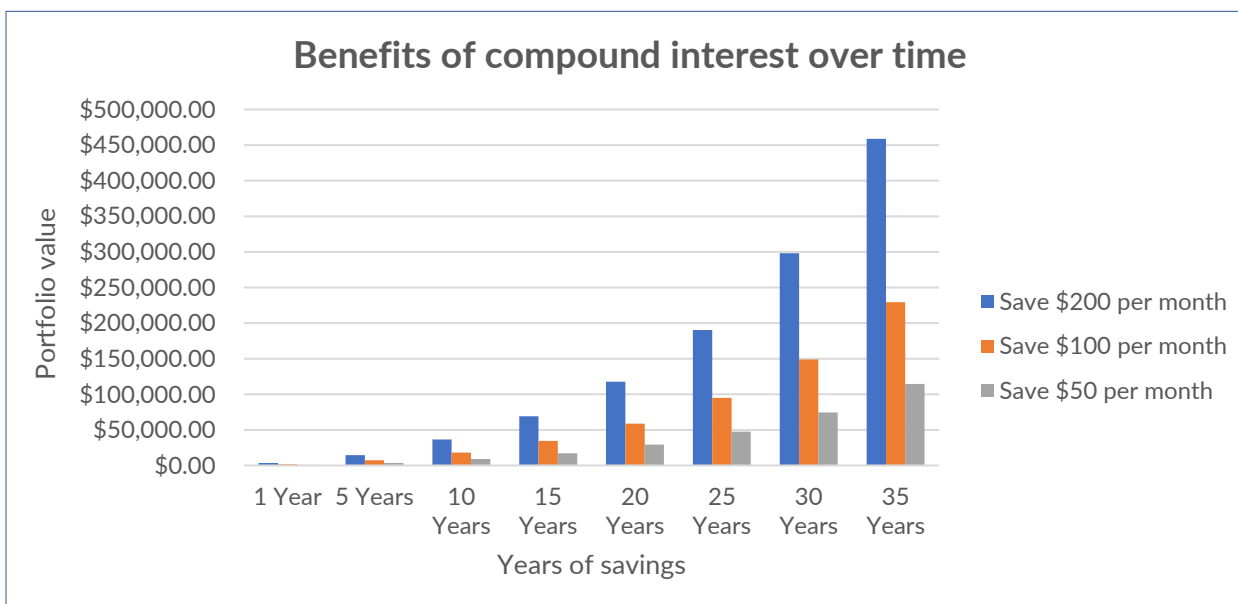
Compound interest.

Albert Einstein once said, “The most powerful force in the universe is compound interest.”

Simply put, compound interest (aka growth rate) occurs when interest gets added to the principal amount invested, and then the interest rate applies to the new (larger) principal.

Compound growth can work to your advantage especially if you place pre-tax contributions to your Pension Boards Retirement Plan (aka Annuity Plan) through the Tax-Sheltered Annuity or TSA, called the **Employee Contribution Retirement Account (ERCA)**.

Let's look at this graph below:



If you saved \$200 a month for 35 years, assuming compound growth of 8% per year, your account balance could grow to **\$450,000!** If you don't have \$200 a month to spare, you can start by contributing as low as \$25 a month.

The Pension Boards' Employee Retirement Contribution Account (ERCA) is a great tool to help you build your retirement nest egg! It allows you to contribute toward your retirement savings through automatic voluntary pre-tax payroll deductions. Here's what you need to know:

Benefits of the ERCA:

- **Pay yourself first with automatic voluntary payroll deductions:** One of the best ways to save for retirement is through automatic payroll deductions. Why? If you don't see the money, you can't spend it, and then the money goes to work for you towards retirement!
- **Professional money management from the Pension Boards:** The Pension Boards offers you several mutual funds from which to select. You can also select a Target Annuity Date (TAD) Fund to simplify the investing process. TAD Funds are a "set-it-and-forget-it" approach to investing for retirement. You simply choose the TAD year (e.g., TAD 2045) that closely matches your estimated retirement year.
- **Reduce you taxes with pre-tax contributions:** You have the option of saving into the ERCA on a pre-tax basis. Saving pre-tax dollars reduces your taxable income, for the current tax year, because no Federal income taxes are due on pre-tax contributions. These contributions and earnings grow tax-deferred until they are withdrawn at retirement.

TIP 1

You can start with contributing a minimum of \$25 per pay period.

TIP 2

You can contribute to an ERCA (or TSA) even if your employer is not contributing into the Annuity Plan on your behalf.

Who can contribute into the ERCA:

- Any clergyperson or lay employee, self-employed minister, or chaplain employed by a UCC church or UCC-related employer is eligible to participate immediately upon employment, if permitted by the employer.
- An employee of an eligible church, convention, or association of churches that previously participated in the Annuity Plan (or its predecessor plans), or who is an active member of the Plan if such church, convention, or association of churches makes regular contributions to the Annuity Plan on behalf of such member with the consent of the Pension Boards, may also participate.

How much can you contribute?

In the 2022 calendar year, you can make a maximum contribution of \$20,500. If you are over the age of 59.5 at any time in 2022, you can make an additional catch-up contribution of \$6,000, or a total of \$26,500.

Can I rollover my old pre-tax 403(b), 401(k), or an outside pre-tax IRA into the ERCA?

Yes! This is an easy process. Contact the Pension Boards' Member Services at 1.800-643-6543 for assistance or access the [Direct Rollover of Funds form here](#).

How do my ERCA contributions impact my housing allowance in retirement?

If you are an authorized United Church of Christ minister, when you annuitize, payments from your ERCA account become eligible for the housing allowance tax exclusion, as are payments from Annuity Plan contributions made by your employer(s). This is not the case for distributions from traditional IRAs or similar retirement accounts; it is only available for persons receiving retirement income from a church pension plan as defined by the IRS.

How do I enroll?

Simply call Pension Boards' Member Service Department at **1.800.642.6543** to get started. You will need to complete the [ERCA form here](#).



Lifetime Retirement Income Products

Rollover Contribution Account (RCA)



The Pension Boards offers non-annuitized members the opportunity to consolidate other IRA, 403(b), 401(k) or other pre-tax accounts in a **Rollover Contribution Account (RCA)**.

Consolidating your accounts in one place will make it easier to track your investments. You will be able to manage your funds in any of the 11 available investment funds (or in a combination of the funds).

Your employees will be eligible to make withdrawals from the RCA. The minimum withdrawal is \$500 or, if the balance is less than \$500, the total balance of the account. Please note that withdrawals are subject to a 20% Federal income tax withholding and possible penalties for early withdrawals if your employees are under age 59½.

At the time of retirement when annuity payments are to begin, the Rollover Contribution Account will be converted to a Retirement Savings Account (see next page). These funds, which were contributed in pre-tax dollars, can be used as an alternative to a taxable cash withdrawal at the time of retirement. With an RSA, you will still have the same withdrawal options as with an RCA.

If you are a minister who returns to work with a UCC church or related employer after annuitization, you may add to the RSA through pre-tax salary deductions or employer contributions.

For the RCA enrollment form, please see the **Appendix for Enrollment and Health Benefit Forms You May Need**.



Lifetime Retirement Income Products

Retirement Savings Account
For Employees at Retirement



Retirement Savings Account: A Path to Securing Lifetime Annuity Income

A Retirement Savings Account (RSA) is a great way to secure lifetime annuity income. At the time of retirement and annuitization, an employee is given access to 100% of their own contributions and may withdraw up to 20% of the balance in their employer's contribution account. These funds may be placed into a Retirement Savings Account for you to use at your discretion during retirement.

By establishing an RSA account, you can set aside some of your contributions. This account can be used as an alternative to a taxable cash withdrawal at the time of annuitization.

You will be able to manage your account in any of the 11 available investment funds (or in a combination of the funds):

- Stable Value Fund
- Bond Fund
- Equity Fund
- Balanced Fund
- Global Sustainability Index Fund
- Target Annuitization Date (TAD) Fund 2025
- Target Annuitization Date (TAD) Fund 2030
- Target Annuitization Date (TAD) Fund 2035
- Target Annuitization Date (TAD) Fund 2040
- Target Annuitization Date (TAD) Fund 2045
- Target Annuitization Date (TAD) Fund 2050



You can also make withdrawals from your RSA. The minimum withdrawal is \$500 or, if your balance is less than \$500, the total balance of your account. Withdrawals are subject to a 20% Federal income tax withholding.

If you are a minister who returns to work for a UCC church or related entity after annuitization, you may add to the RSA through pre-tax salary deductions and/or employer contributions.

Lifetime Retirement Income Products

Basic and Participating Annuity
For Employees at Retirement



Basic Annuity and Participating Annuity

The Basic and Participating Annuity options are available to Pension Boards members at the time they elect to convert the monies they have accumulated over a career to a steady stream of lifetime income. These monthly payments provide a lifetime benefit to our members and the joint survivors they select. These payments can vary based on the different investment strategies of the two annuities.

- The **Basic Annuity** is the more secure and steady annuity option where benefits are expected to remain relatively constant through retirement. The underlying investments are fixed-income securities such as U.S. Treasury securities, government agency bonds, corporate and municipal bonds. These investments allow for more stability and less volatility of future monthly benefits. The Fund's assets are managed by our internal core fixed income team, by Voya Financial, and three other managers.
- The **Participating Annuity** is the more growth-oriented lifetime income annuity option. However, there is also more risk from year to year. The Pension Boards investment team allocates 55% to global stocks, 35% bonds, and 10% in real and other private assets. This investment allocation creates more opportunity for growth of future monthly benefits.
- For more information, read the [Frequently Asked Questions](#) about how the Pension Boards determines lifetime annuity change income, and refer to Pension Boards' Fireside Chat videos below.

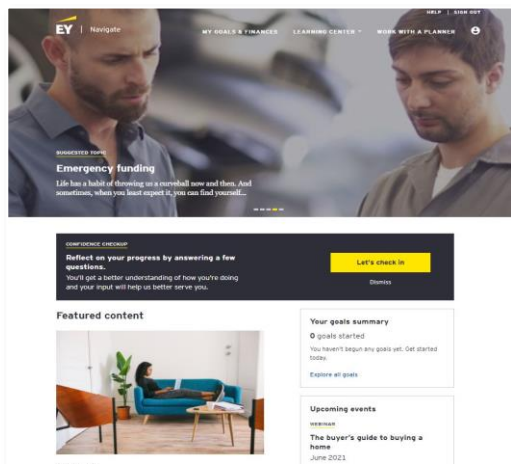
Watch our Fireside Chat on the
Basic and Participating Annuity to learn more.
[Click here.](#)

Watch how Annuity Changes are Made [here.](#)

Get to Know Ernst & Young's No-Cost Services



EY Navigate™ Website Registration



EY Navigate™ is a financial wellness service that helps Pension Boards members navigate their financial journey with information and tools for every stage of their life and career at no cost! Your employees can evaluate their financial position, reach their retirement planning goals, or learn how to address other financial concerns such as managing debt, budgeting, or understanding complex tax issues.

UCC employees can register on the **EY Navigate™** website by visiting pbucc.eynavigate.com; clicking **Get Started**; entering their **7-digit Member ID** (without the hyphen); and following the prompts.

Financial Counseling

Through the **EY Navigate™ Financial Planner Line**, your employees can speak directly and confidentially with an EY financial planner, also at no cost. Financial planners are trained in topics of importance to Pension Boards members, including PBUCB-administered plans and programs. To speak with a planner, call **1.877.927.1047**, Monday through Friday from 9:00 a.m. to 8:00 p.m. (ET).

Watch EY Animated Educational Videos

After registering for the **EY Navigate™** website, click on **Learning Center** and scroll to the bottom of the page to **Other Resources** to view a number of introductory personal finance videos on topics including **Financial Wellness is Good for Your Health**, **Introduction to Estate Planning**, **Introduction to Retirement Planning**, and more.





Power-Up Your Finances

A Personal Finance Webinar Series

Webinars

Power-Up Your Finances is a live personal finance webinar series brought to you by the Pension Boards and EY, which is offered each month on a Wednesday at 3:00 p.m. ET.

[See a list of our 2022 webinars here.](#)

Online Bill Pay



As a UCC employer, you may pay your monthly benefits bill online!

Paying bills electronically eliminates the need to write checks, trips to the post office, buying stamps and the possibility of a lost check. With online payment, payments are posted instantly, so you can be sure there is no interruption in benefit coverage.

- **It's Fast:** Unlike checks, online payments are never late.
- **It's Reliable:** You can be sure your payment is processed on time, never lost in the mail.
- **It's Convenient:** You can view all your payments in one place on your monthly statement.
- **It's Secure:** With online bill pay, you're protected from unauthorized transactions and paper check fraud. Your banking information remains confidential.

Electronic bill pay and fund transfer has been used by banks and businesses worldwide for many years and is proven safe and reliable.

Read the [Employer Billing Portal Frequently Asked Questions](#) to learn more,.

Steps for Online Bill Pay

1. Sign into the Employer Portal (<https://employers.pbucc.org/>) using your Employer ID number
2. Select **Billing**
3. Select **View/Pay Bill**
4. To view the benefits for each member, select the Employees Member ID to expand the view
5. After selecting the data select **Pay Now**
6. **Confirm** the data when asked
7. Enter your **credit card or e-check** information
8. If you would like an emailed receipt, enter the email address at the bottom of the page.

Online Bill Pay


Understanding Your Invoice



We understand that at times our invoices can be challenging to understand. We have made some changes to the monthly invoice to help make it easier for you to understand. Please refer to the explanation below, which helps to clarify your invoice.

Remittance Slip

The top portion of the invoice is your remittance slip and should be returned with your payment if you are mailing a check. If you have any changes to the invoice, please return the entire invoice noting the specific changes.

**The Pension Boards**—United Church of Christ, Inc.

For fastest processing, pay your invoice online*. Or remit your payment and remittance stub to:

UNITED CHURCH OF CHRIST
1 MAIN STREET
ANYTOWN NY 12345

THE PENSION BOARDS - UCC
75 Remittance Drive
Suite 1592
Chicago, IL 60675-1592

EMPLOYER ID	STATEMENT NUMBER	DUE DATE	AMOUNT DUE	AMOUNT ENCLOSED
12345	20211001.12345M	09/28/2021	\$646.16	

Y10MNI

If you have either a zero balance or a credit, it will be reflected in the **Amount Due** and **Amount Enclosed** boxes, and no payment should be made.

Statement Summary

- This section provides a summary breakdown of current and past due amounts for each benefit for the month of the invoice for all employees included on the invoice, along with the total amount due. Again, if no payment is due, it will be reflected here.

MEMBER ID	MEMBER NAME / TYPE OF CONTRIBUTION	CONTRIBUTION	TOTAL DUE
October, 2021STATEMENT NUMBER 20211001.12345M SUMMARY			
	Employer Dues (Annuity Plan)	323.08	
	Overdue Employer Dues (Annuity Plan)	323.08	
	PAY THIS AMOUNT		646.16

Online Bill Pay

Understanding your Invoice



Employee Summary

- This section includes each **employee's name** and **seven-digit member identification number** along with all benefits associated with that employee and the amount(s) due.

1234-000	SMITH, ADAM		
	Employer Dues (Annuity Plan)	323.08	
	Overdue Employer Dues (Annuity Plan) Sep, 2021	323.08	646.16

We strongly encourage you to pay your monthly invoice online. If that is not possible and you are mailing your payment, the **Remittance Stub** has all the necessary information to ensure that your payment is processed quickly. It includes the month the invoice is for; the mailing address to which you are sending the payment; employer identification number for the church/organization; and the amount due, as well as any credit amount where no payment is due.

PAYMENTS MUST BE SENT TO:

Pension Boards-UCC
75 Remittance Drive, Suite 1592,
Chicago, IL 60675-1592.

Payments mailed to any other address will result in a delay in processing your payment.

Invoice Due Date

All invoice payments should be received by the 28th day of the month whether payment is made online or by check.

Appendix

Short-term Disability Plan Facts

Short-term Disability (STD)

Eligibility: Participants in the **UCC Life Insurance and Disability Income (LIDI) Benefit Plan** are eligible for STD benefits after being out of work for 30 consecutive days, if approved by MetLife.

Plan Participant's Responsibility: When a LIDI Plan participant's physician determines that disability will exceed 30 days, the participant should contact MetLife at 1.800.300.4296 to apply for STD. MetLife will inform the participant and the Pension Boards whether STD was approved or denied.

MetLife Responsibility: Send a weekly check to the LIDI Plan participant that is 60% of his/ her salary basis (cash plus housing allowance). The minimum weekly benefit is \$20; the maximum weekly benefit is \$1,384.62. The maximum duration of STD benefits is 22 weeks.

Employer's Responsibility: For the duration of STD (maximum 22 weeks), the employer continues to pay the participant's Annuity Plan dues and premiums for LIDI Plan and UCC Medical and Dental Benefits Plan coverage. Salary should not be paid while a Plan participant is on STD. If salary is paid, it reduces the amount of STD benefits payable dollar-for-dollar.

Taxes: STD benefits are taxable income. The LIDI Plan participant will receive a Form W-2 from MetLife after year-end. Benefits paid to clergy with ministerial standing are eligible for the housing allowance exclusion.

NOTE: For pregnancy, short-term disability benefits are paid without regard to the 30-day waiting period. Unless complications warrant an extension, six weeks of short-term disability payments are provided for a normal delivery and eight weeks for a caesarean delivery.



Appendix

Long-term Disability Plan Facts

Long-Term Disability (LTD)

Eligibility: Participants in the UCC LIDI Benefit Plan who have been on STD for 22 weeks are eligible for LTD benefits, if approved by MetLife. If the LIDI Plan participant remains disabled, LTD benefits generally continue until age 65. Total lifetime benefits for LTD due to a behavioral health condition are limited to 24 months.

Plan Participant's Responsibility: Provide any medical information requested by MetLife; apply for Social Security Disability benefits and provide MetLife with proof of application; inform MetLife of approval or denial of a Social Security Disability benefit claim.

MetLife's Responsibility: Send a monthly check based on 66.67% of the salary basis (cash plus housing allowance). The minimum monthly benefit is \$100; the maximum monthly benefit is \$6,000. Benefits are reduced dollar-for-dollar by Social Security Disability benefits awarded to the Plan participant. MetLife pays the participant's Annuity Plan dues at 7% of salary basis.

Pension Boards' Responsibility: Premiums for UCC Medical and Dental Benefits Plan coverage are paid by the Pension Boards.

Employer's Responsibility: None. Once short-term disability ends, the employer is no longer responsible to make any contributions or pay any premiums or salary.

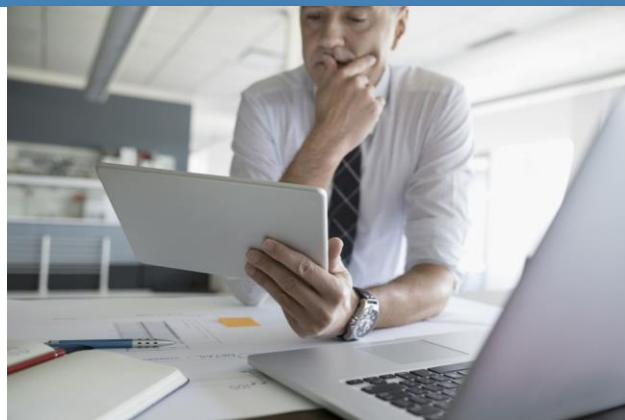
Taxes: LTD benefits are taxable income. The LIDI Plan participant will receive a Form W-2 from MetLife after year-end. Benefits paid to clergy with ministerial standing are eligible for the housing allowance exclusion.



Appendix

Does Your Monthly Invoice Include an Employer Payment?

We understand that not having payments updated on your monthly invoice can be frustrating and stressful. We hope the following information will help you understand the many reasons why Employer Payments are reflected on your monthly invoice.



1. What is an Employer Payment?

An Employer Payment reflects funds that have been received but have not yet been applied to the member(s) account(s) at the time the monthly invoice was generated.

2. What causes an Employer Payment?

There are multiple reasons that cause an Employer Payment:

- a. **For example, benefit payments received for year 2022 invoices reflect 2021 benefit rates.**
Payments are being made based on the 2021 rates without adjusting the amounts to the 2022 rates.
- b. **Payments received do not equal the amount on the invoice.**
When a payment is submitted that does not match the total amount due on an invoice, additional research is required to apply the accurate payments to the member's accounts.
- c. **Duplicate payments.**
Payment for a particular period or benefit was already submitted on a previous check.

3. How is an Employer Payment resolved?

Each Employer Payment is carefully reviewed, and payments are applied accordingly to the member's benefit. When the Employer Payment is more than the current invoice amount, the difference cannot be applied. However, in these cases, the difference will be applied on the next billing cycle.

4. Tips to avoid further Employer Payment

- a. If you receive a bill that is an overall credit (no amount due) be sure to not send any payment until the following billing cycle.
- b. Pay the total amount due on the bill, which already includes any Employer Payments.
- c. If your payment is not equal to the amount due, please include a breakdown on how you would like the check to be applied.

To ensure timely and accurate processing of your payment, make sure you are enclosing your remittance slip with your payment. All payments should be mailed to: Pension Boards-UCC, 75 Remittance Drive, Suite 1592, Chicago, IL 60675-1592.

Appendix

Effective Date Policy

Frequently Asked Questions

The Pension Boards has implemented a new policy regarding the effective dates that will be used to enroll or change member information. The attached chart outlines the effective dates that will be followed when enrolling or changing information for your employee(s). The questions below are designed to help you understand how this policy works and how it will impact the changes you are requesting.



1. Why is the Pension Boards implementing this policy?

To streamline the process for our employers, and to follow industry best practices, we followed a process that was consistent with all our employers, and which is easy to follow.

2. What is the benefit of having all effective dates the first calendar day of the month?

This ensures that the correct amounts will appear on the monthly invoices. When effective dates other than the first day of the month are used, the annuity employer dues and employee contribution amounts need to be prorated. Since the Pension Boards does not maintain employer payroll calendars, prorations for these benefits may not be calculated correctly.

3. What happens if I have an employee who has a compensation change, and that change impacts the annuity pension or employee contribution amount that does not fall on the first calendar day of the month?

We do not want to disadvantage your employees if they have a change that does not occur on the first day of the month. In addition to sending the appropriate forms to identify these changes, please follow the steps below:

- If there is an increase in compensation or the contribution amount, you can calculate what the additional amount would be for the month that the change occurred. Please send in a separate check along with a letter to our bank, so that the funds can be applied to your employees' account.
- If there is a decrease in compensation or the contribution amount, you will need to notify us in writing of the amount that needs to be adjusted. A credit amount will be reflected on a future monthly invoice.

4. What happens if I remit paperwork late and miss the cutoff date? Can exceptions be made?

We have designed our system to allow for updating compensation changes on the employer portal two months prior to the current month. As a reminder, these changes can only take effect the first day of the month. If changes need to go back prior to the two months, you will need to reach out to our **Member Services** team for assistance at **1.800.642.6543**.

5. Can benefit forms/online changes have a future effective date?

Yes, you can use any first day of the month date for up to three months in the future.

Effective Date Policy

The Pension Boards implemented a policy in 2021 regarding the effective date used on the below benefit forms for our members. Effective dates for any enrollment or change for a member must follow what is outlined in the chart below. Any exceptions to this process will need to be reviewed and approved by the Senior Manager of Member Services.

FORM	EFFECTIVE DATE*
Allocation of Future Contribution and Fund Reallocation Form	First day of the following month
Annuity Plan Membership Application	First day of the following month
Application for Medical Benefits for Adult Children	First day of the current month
Continuation of Coverage**	First day of the month following loss of employer coverage
Compensation (Salary) Report Form - Individual	First day of the following month
Dental Benefits Plan Enrollment Application	First day of the following month
Dental Benefits Enrollment Application	January 1 of each year
Employee Retirement Contribution Agreement Form	First day of the following month
Flexible Spending Account Forms (Annual Enrollment)***	January 1 of each year
Life Insurance and Disability Benefit Plan Change Form	First day of the following month
Life Insurance and Disability Benefit Plan Enrollment Application	First day of the following month
Medical Benefits Enrollment Form	First day of the current month
Medical Benefits Application for Adult Children	First day of the current month
Medicare Advantage Plan with Rx Enrollment Application	First day of the current month
Optional Additional Death Benefit Application	First day of the following month
Optional Dependent Death Benefit Application	First day of the following month
Retirement Savings Account Application	First day of the following month
Salary Report Form – Individual	First day of the following month
Vision Forms (Annual Enrollment)****	April 1 of each year

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***Effective Date:** Forms must be received in good order by at least five business days prior to the end of the month.

****Continuation of Coverage:** Members can continue benefit coverage for up to 24 months after terminating employment. Special rules apply for members age 53 and older.

*****Flexible Spending Account Form:** New hires can enroll in the plan within 30 days after date of hire.

******Vision:** New hires may enroll in the plan on the first day of the current month.

Retroactive effective dates will be permitted if there is a valid business reason. Approval will be required.

Notification of Employee Termination

Employers are reminded to promptly notify the Pension Boards regarding the termination of employment of a clergy person and/or lay employee so enrollment files and invoice statements can be updated.

Please know that health, dental, and life/disability insurance coverage ends on the last day of the month the termination notification is received by the Pension Boards. Insurance coverage for employees remains in effect unless the Pension Boards receives notification of the termination. The Pension Boards continues to make payments to insurance vendor/partners on behalf of the employee until the notice of termination is received.

On occasion, the Pension Boards receives a termination notification regarding an employee for a time after the date of termination, in some cases several months after the effective termination date.

In these instances, employers often request a refund for the period the employee terminated, and notification was made to the Pension Boards.

The Pension Boards will acknowledge requests for refunds of prior months' premium payments provided the notification is: 1) received no later than the fifth business day of the month following termination, and 2) there are no claims incurred in the prior month(s) for which the refund is requested.

Please see the following examples:

Example 1:

- The First Congregational Church notifies the Pension Boards on March 2, 2022, that one of their employees terminated employment unexpectedly on February 28, 2022.
- The church has previously paid premiums for health, dental, and life/disability insurance coverage for the month of March.
- Since the Pension Boards received prompt notification of the termination, a refund of premiums paid for the month of March will be made to First Congregational Church.

Example 2:

- The Second Congregational Church notifies the Pension Boards on March 17, 2022, that one of their employees terminated employment on December 31, 2021.
- The Church has previously and inadvertently paid premiums for health, dental, and life/disability insurance coverage for the months of January, February, and March.
- Since the Pension Boards received a delayed notification of the termination, no refund of premiums paid by Second Congregational Church for the months of January, February, and March can be made.

For questions regarding a termination or change for one of your employees, please contact Member Services at 1.800.642.6543.

Appendix

Enrollment and Health Benefit Forms You May Need

- [Annuity Plan Membership and Other Benefits Form](#)

For Annuity Plan or other Pension Boards' benefits enrollment including Medical, Dental, Flexible Spending Account (FSA), Life Insurance & Disability Income, UCC Medicare Advantage Plan, etc.

- [Beneficiary Designation](#)

To designate or change primary and secondary beneficiaries

- [Dental Benefits Enrollment Application](#) (use for annual enrollment only)

For employees and retirees who do not currently have dental coverage, or who have coverage in a plan other than the UCC's

- [Employer Change Form](#)

For employees to report new employment status. This form must be signed by the employee and the employer

- [Employer Compensation Change Form](#)

To report new salary information to current employees

- [Employee Retirement Contribution Account](#)

For enrollment into the Employee Retirement Contribution Account (a tax-sheltered annuity)

- [Request for Direct Rollover Funds](#)

For employees who wish to roll over funds from other existing retirement accounts into the Annuity Plan

- [Retirement Savings Account](#)

For annuitized employees who wish to establish an Annuity Plan Retirement Savings Account (RSA)

- [Rollover Contribution Account \(RCA\)](#)

For employees who have not annuitized their account and want to establish an Annuity Plan Rollover Contribution Account

- [Vision Benefit Plan Application](#) (use for annual enrollment only)

For employees and their dependents who do not have vision coverage



Appendix

Flexible Benefit Plan for UCC Ministries

Frequently Asked Questions

Q. How much can I set aside in the UCC Flexible Benefit Plan?

A. The maximum that can be deferred to the FSA for the 2022 calendar year is \$2,850 for medical expenses and \$5,000 for dependent care.

Q. Why is it important for an employee to carefully select the amount of deferral to the FSA?

A. First, an accurate estimate of expenses assures maximum savings, so estimating too little does not take full advantage of the FSA. Second, the Federal "use it or lose it" rule requires that any amount over \$570 remaining in the medical reimbursement account after December 31 be forfeited. There is a 2.5-month grace period for dependent care expenses..

Q. Do pre-tax deferrals that are deducted from salary and contributed to the FSA Plan affect the salary basis on which the employer calculates the amount contributed to the Annuity Plan?

A. Pre-tax contributions to the FSA do not affect the salary basis that the employer uses to calculate the contribution made to the Annuity Plan; they do not lower the contributions payable to the member's Annuity Plan account. The salary basis reported to the Pension Boards is the amount before FSA contributions are deducted. When filing taxes, the pre-tax FSA contributions should not be included in the gross salary reported on the W-2, which reduces the federal income tax and the FICA tax that are due.

Q. Is the cost of over-the-counter (OTC) medications covered by the FSA Plan?

A. As a result of the CARES Act, many OTC medications are now covered by the FSA Plan.

Q. Can new employees join during the year?

A. Yes. However, the new employee must enroll and make a salary election before the medical or dependent care expenses can be covered by the FSA.

Q. What if an employee leaves employment after being reimbursed their full FSA amount but before a similar amount is withheld from salary?

A. While this will cause a loss to the Plan there will be some employees who do not use all of their deferrals, thus helping balance the Plan.

Q. Will the employer incur any administrative fees once the employees are enrolled in the FSA Plan?

A. Employers will be billed a \$12 monthly administrative fee for FSA Plan employees who are not participants in the UCC Health Plan. There is no administrative fee for employees who participate in the UCC Health Plan.

Q. May an administrative fee be withheld from the employee's pre-tax salary?

A. No, only contributions to the employee's FSA can be deferred from pre-tax salary.

[For additional questions, click here.](#)



The Pension Boards
United Church of Christ, Inc.

WHERE FAITH AND FINANCE INTERSECT

1.800.642.6543

www.pbucc.org