

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

# A Resource Guide for UCC Employers

*Revised November 2023*



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

WHERE FAITH AND FINANCE INTERSECT

1.800.642.6543  
[www.pbucc.org](http://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 **Lifetime Retirement Income 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 Fidelity that your employees may find resourceful. Let's begin.



# How to Get Started

## Enroll into The Lifetime Retirement Income Plan



### The Lifetime Retirement Income Plan for the United Church of Christ. What is it?

The [Lifetime Retirement Income Plan for the UCC \(Plan\)](#) is available to individuals employed by a UCC church or related entity. Contributions to the 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.

Once the [Lifetime Retirement Income Plan 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.

Employees who are members of the Lifetime Retirement Income Plan, in addition to being eligible for employer contributions, may also make pre-tax personal contributions (also referred to as a tax-sheltered annuity or TSA) to the Plan. This savings opportunity is available to members whether or not employer make contributions on their behalf. The benefit provides members with additional money towards their annuities at retirement, and since personal contributions are withheld from pay under a salary reduction agreement, members also enjoy federal income tax advantages while they are contributing.

If an employee is employed by an employer other than a UCC church, Conference, Association, or National Staff, please contact at **1.800.642.6543** or by email at [info@pbucc.org](mailto:info@pbucc.org) to enroll in the appropriate plan.

### Highlights of Plan Amendment Elections:

- **Matching Contributions:** Allows the Option of Employer Matching Contributions of Employee Contributions
- **Hardship Distributions:** Allows the Option of Hardship Withdrawals of Employee Contributions
- **Loans:** Allows the Option of Loans from Employee Contributions or Rollover Contributions. Maximum loan amount: The lesser amount of \$50,000 or 50% of the Employee/Rollover Contribution balance.
- **Adoption Distributions:** Allows distributions of up to \$5,000 for birth or adoption of a child.

# How to Get Started

## Complete the Employer Adoption Agreement and Other Documentation



To maintain current records, the Pension Boards periodically collects certain documentation from employers participating in the **Lifetime Retirement Income 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 scroll down to **Plan Documents** found on the left-hand menu.

Once you access the above link, you will find the Plan Document, Plan Adoption Agreements, Employer Certification, User Guide, and FAQ's. You will need to select the corresponding Church Plan Certification" and "Adoption Agreement."

- **Church Plan Eligibility Certification:** Confirms the eligibility of the employer to participate in the Lifetime Retirement Income Plan and whether the employer is a "church," a "Qualified Church Controlled Organization" ("QCCO"), or a "Non-Qualified Church Controlled Organization" ("Non-QCCO"). This determines the requirements applicable to the employer.
- **QCCO and Non-QCCO Adoption Agreements:** A required agreement between the employer and the Pension Boards that identifies the employer's requirements for its employees' participation in the UCC Lifetime Retirement Income Plan and sets forth each party's obligations under the Plan.
- **Health & Welfare Adoption Agreement:** A required agreement between the employer and the Pension Boards that identifies the employer's requirements for its employees' participation in the Health & Welfare Benefits Plan including the Flexible Spending Account and the UCC Life Insurance and Disability Income Benefits Plan.
- **Adoption Agreement:** A required agreement between the employer and the Pension Boards that identifies the employer's requirements for its employees' participation in the Plan and sets forth each party's obligations under the Plan.
- **QCCO vs Non-QCCO:**
  - **QCCOs** normally receive no more than 25 percent of their support from receipts from admissions, sales of merchandise, performance of services or furnishing of facilities in related trade or business activities, or from governmental sources.
  - **Non-QCCOs** normally receive more than 25 percent of their support from receipts from admissions, sales of merchandise, performance of services or furnishing of facilities in related trade or business activities, or from governmental sources.

We ask that you complete the online forms: Church Plan Eligibility Certification, the appropriate Adoption Agreement, and the Health & Welfare Adoption Agreement (if applicable), and then submit them to the **Pension Boards-UCC, Attn: Member Services, 475 Riverside Drive, Room 1020, New York, NY 10115**.

# 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 (**Lifetime Retirement Income Plan and Other Benefits Membership Form**) to begin the enrollment process. This form will offer your employees the opportunity to enroll in several Pension Boards benefits including the Plan, Medical, Dental, Flexible Spending Account, Life Insurance & Disability Income, and more.

#### [Lifetime Retirement Income Plan and Other Benefits Membership Form](#)

For assistance and plan requirements, please call **Member Services at 1.800.642.6543**. Call menu options are available to receive assistance in Spanish, if preferred.

### 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.

Through the Employer Portal (<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 Non-Medicare



### UCC Medical Plan (Non-Medicare Plan Participants)

- The UCC Non-Medicare Health Plan provides participants with comprehensive medical benefits and a choice of three plans to meet their needs (Plans A, B, and C). 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.

### 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 \$500 each (beginning in 2024) 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. Visit <https://members.healthadvocate.com/> to learn more

### 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 <https://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 can use their FSA debit card, or file a claim 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.

[Learn more about FSA here.](#)

# UCC Medical Benefits Overview

## UCC Medicare Advantage Plan w/ Rx



### 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 coinsurance 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 (open enrollment occurs October 1 to November 15 annually), 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 for 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](https://www.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](https://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 with \$2,000 annual allowance for orthodontics. A discounted dental premium is available when combined with enrollment in the Health Plan. Open enrollment occurs annually October 1-31. [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. The Plan includes annual allowances for prescription frames or lenses. [Click here to learn more.](#)

# UCC Life Insurance & Disability Income (LIDI) Benefit 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 (LIDI) 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 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

(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 Plan Enrollment

The pension plan administered by the Pension Boards includes 11 investment fund options as outlined below. If no investment fund is elected upon coming into the Lifetime Retirement Income Plan, the account defaults to TAD fund selection:

## **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.



# Maximize the Gift of Time for Your Retirement

According to a 2020 U.S.Census Bureau report, 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?

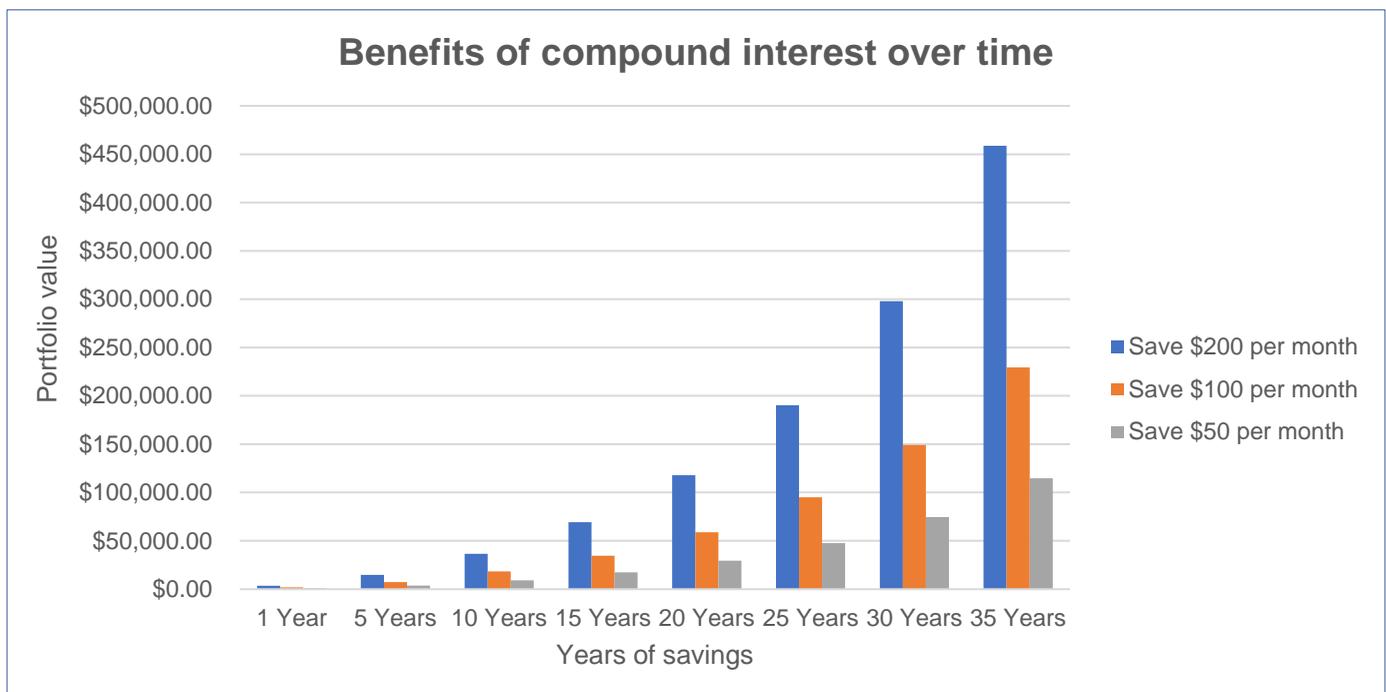
The answer: compound interest.

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.

Let compound interest work to your advantage by making personal contributions into the **Lifetime Retirement Income Plan for the UCC (Plan)**.

Let’s look at this graph below:



*Note: The example above assumes monthly pre-tax contribution of \$50, \$100, or \$200 for 1 to 35 years, and a compound growth rate of 8% per year. The calculation is illustrative and does not guarantee future performance.*

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.

# Maximize the Gift of Time for Your Retirement

The **Lifetime Retirement Income Plan for the UCC** is a great tool to help you build your retirement nest egg! It allows you to contribute toward your retirement savings through automatic voluntary personal payroll deductions. Here's what you need to know:

## Benefits of Automatic Personal Contributions:

- **Pay yourself first:** 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 Annuitization 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 Plan 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 associated 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 make personal contributions even if your employer is not contributing on your behalf.

## Who can contribute into Lifetime Retirement Income Plan for the UCC?

- 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.
- UCC ordained ministers that work for non-UCC employers can also contribute.
- An employee of an eligible church, convention, or association of churches that previously participated in the 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 Plan on behalf of such member with the consent of PBUCC, may also participate.

## How much can you contribute?

In the 2023 calendar year for example, you could make a maximum contribution of \$22,500. If you were over the age of 50 at any time in 2023, you could make an additional catch-up contribution of \$7,500. For updated yearly IRS contribution limits, [please visit our website here](#).

## Can I roll-over my old pre-tax 403(b), 401(k), or an outside pre-tax IRA into the Plan?

Yes! Contact Fidelity Retirement Service Center through Pension Boards' Member Services at 1.800.642.6453 from 8:30 a.m. to 12:00 a.m. ET, Monday to Friday.

## How do my Plan contributions impact my housing allowance in retirement?

If you are an authorized United Church of Christ minister, distributions of personal contributions in retirement become eligible for the housing allowance tax exclusion, as are payments from 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 to make employee contributions into the Plan ?

Simply call Pension Boards' Member Services at **1.800.642.6543** from 8:30 a.m. to 5:30 a.m. ET, Monday to Friday.



# 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.



# 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 you 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 Fidelity



## Get to Know Your Financial Wellness Benefits With Fidelity

Retirement should be a time to look forward to, and getting there is an ongoing journey unique to you. Along the way, Fidelity can help with access to information and resources that will help you make informed decisions to keep your retirement strategy on track.

### **One-on-one guidance from a Fidelity Retirement Planner**

As a benefit of your plan, Fidelity Retirement Planners are available to help you create a retirement savings strategy that's right for you and your goals.



Fidelity Retirement Planners are specially trained, have a detailed knowledge of your PBUCC retirement savings plan, and can discuss a range of needs.

**Call Fidelity through the Pension Boards' Members Services at 1.800.642.6543 from 8:30 a.m. to 9:00 p.m., Mon-Fri.**

Fidelity also has many online planning tools, as well as the resources to help you make informed decisions. Whether you're looking for educational videos, podcasts, or planning calculators, NetBenefits® is the one-stop destination to help you stay on track.

Access Fidelity NetBenefits®, go to **PBUCC.ORG > Member Login > Access Fidelity NetBenefits®.**

[Visit our Financial Wellness web page to learn more.](#)

# Online Bill Pay



As a UCC employer, you may pay your monthly bill 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 to you the employer.

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 have made some changes to the monthly invoice to help make it easier for you to understand. Please refer to this informational flyer, 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 in 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 mailed in.

### 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, 2021	STATEMENT NUMBER 20211001.12345M SUMMARY		
	Employer Dues (Annuity Plan)	323.08	
	Overdue Employer Dues (Annuity Plan)	323.08	
	<b>PAY THIS AMOUNT</b>		<b>646.16</b>

# 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 in 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 28<sup>th</sup> day of the month whether payment is made online or by check.

- You will receive notification when invoices are available to review during 1<sup>st</sup> business of the month.
- A courtesy payment reminder email will be sent five (5) business days before the due date.
- Please be advised that payments not received 60 days after the original due date may result in a lapse in coverage.

# Appendix

# Appendix

## Short-term Disability Plan Facts

### Short-term Disability:

**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 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

**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 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.

### UCC Long-Term Care

The Pension Boards knows that one of the greatest financial and emotional risks you face is the possibility of needing long-term care. The risks and associated costs are simply too great to ignore.

We are pleased to announce the availability of long-term care insurance to active and retired UCC employees and their family members. We have selected [ACSIA Partners](#) (formerly known as LTC Financial Partners), the nation's leading provider of this important coverage, to provide education on the need for long-term care and available coverage options.



# Appendix

## Effective Date Policy

### Frequently Asked Questions

The Pension Boards implemented a policy regarding the effective dates that will be used to enroll or change member information. The chart on the next page 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.

Please note: We do not allow mid-month salary changes; compensation changes are effective on the first day of following month.

#### 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 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
Lifetime Retirement Income 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
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

\***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

- **Lifetime Retirement Income Plan and Other Benefits Membership Form**  
For Lifetime Retirement Income Plan or other Pension Boards' benefits enrollment including Medical, Dental, Flexible Spending Account (FSA), Life Insurance & Disability Income, UCC Medicare Advantage Plan, etc.
- **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.
- **Employee Compensation Change Form**  
Complete this form to change employee compensation.
- **Employer Change Form**  
For employees to report new employment status. This form is required to be signed by the employee and the employer.
- **Termination of Benefits/Employment**  
Complete this form for terminations of employees, to remove dependents, or cancel benefits.
- **Vision Benefit Plan Application** (use for annual enrollment only)  
For employees and their dependents who do not have vision coverage.

[Visit our Forms web page to view or download these forms.](#)



# 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 2024 calendar year is \$3,050 for medical expenses and \$5,000 for dependent care. This amount changes year-to-year. [Please click here for updates.](#)

**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 \$610 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 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 Plan; they do not lower the contributions payable to the member's 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. [Please click here to learn more about 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. Yes. 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](http://www.pbucc.org)