

A Resource Guide for UCC Employers

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



TABLE OF CONTENTS

Introduction 5

How to Get Started 6

- Learn about The United Church of Christ Lifetime Retirement Income Plan
- Know Our Plan Provisions
- Complete the Employer Adoption Agreement and Other Documentation
- Enroll Your Employees in the Benefits Plan
- Compensation Report Guidelines
- Communicating with Your Employees (News You can Use)

UCC Medical Benefits Overview (Non-Medicare and Medicare) 10

- UCC Non-Medicare Plan
- Healthy Stewards
- Member Assistance Program
- Flexible Benefit Plan for UCC Ministries
- UCC Medicare Advantage Plan with Rx
- UCC Dental and Vision

UCC Life Insurance & Disability Income (LIDI) Benefits Plan 13

- Basic Life Insurance
- Optional Additional and Dependent Life Insurance
- Short-Term Disability
- Long-Term Disability

UCC Lifetime Retirement Income: Investment Fund Options at Plan Enrollment 14

UCC Lifetime Retirement Income Plan 16

- Maximize the Gift of Time for Your Retirement (Tax-Sheltered Annuity)
- Rollover Contribution Account (RCA)
- Retirement Savings Account (RSA)
- Basic and Participating Annuity for Employees at Retirement

Financial Planning and Counseling 22

Online Bill Pay 23

- Steps for Online Bill Pay
- Understanding Your Invoice

Appendix 26

- Short and Long-Term Disability Plan Facts
- Effective Date Policy FAQs
- Notice of Employee Termination
- Enrollment and Health Benefit Forms You May Need
- Flexible Benefit Plan for UCC Ministries FAQs

Introduction

The Pension Boards wants to ensure that our member organizations 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 **United Church of Christ Lifetime Retirement Income Plan** and other Pension Boards' benefit plans and services.

We also provide additional information about financial services and personal finance education opportunities offered through our partnerships with LSS Financial Choice and Fidelity that your employees may find resourceful.





How to Get Started

Learn About The United Church of Christ Lifetime Retirement Income Plan

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

As an employer, you understand the importance of financial wellness for your employees. However, your employees may not always prioritize improving their own financial wellness as they spend their lives serving others, whether it's serving the church or in institutions of care.

The [UCC Lifetime Retirement Income Plan \(Plan\)](#) is an important investment for your employees, that offers them the ability to build retirement income and enjoy long-term growth potential. This Plan helps your employees secure income for a lifetime.

The Plan is available to individuals employed by a UCC church or related entity, and contributions to the Plan may be allocated among a variety of professionally-managed investment fund choices available through the Pension Boards. It's important to note that 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 for each minister, and 3% for lay employees to provide for retirement income.

Once the [Lifetime Retirement Income Plan and Other Benefits](#) enrollment 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 or institution receives a bill. Employees become members of the Plan, in addition to being eligible for employer contributions, and can make personal contributions (also referred to as a tax-sheltered annuity or TSA) to the Plan.

Note: This savings opportunity is available to employees whether or not employers make contributions on their behalf. The benefit also provides your employees with additional money towards their annuities at retirement, and since personal contributions are withheld from pay under a salary reduction agreement, your employees enjoy federal income tax advantages while they are contributing as well.

For questions or assistance, please contact us at **1.800.642.6543** or by email at info@pbucc.org.



How to Get Started

Learn About The United Church of Christ Lifetime Retirement Income Plan

We know that you value your employees, and we understand that recruiting and retaining ministers, lay workers, or caregivers in institutions of care is essential to the sustainability of your ministry or service of care. In your commitment to ensure your employees have the quality benefits, tools, and resources to secure their health and financial foundation so they can serve others well, the Pension Boards is equally committed to working on your behalf to ensure you have what your employees need to thrive.

The Pension Boards added a few new plan provisions to the **Employer Adoption Agreement for The United Church of Christ Lifetime Retirement Income Plan** that make it easy for employers like you to ensure your employees feel more confident about their ability to manage their needs today and plan for the future. See highlights of the revised provisions below:

New Plan Provisions*

- **Matching Contributions** (p. 19): Employers may elect to match a member's personal/employee deferral contributions, while also adhering to Federal IRS annual contribution limits.
- **Hardship Distributions** (p. 43): Enables your employees to manage times of difficulty and financial stress when an unexpected emergency arises. Here, active employees may withdraw funds from their personal/employee deferral contributions, **and/or take a loan** (p. 45) to meet immediate and unexpected needs.
- **Qualified Birth or Adoption Distributions** (p. 13): Active employees may withdraw up to \$5,000 from their personal/employee deferral contributions after birthing or adopting a child.
- **Emergency Withdrawals** (p. 42): Active employees may withdraw \$1,000 per calendar year from personal/employee deferral contributions for unforeseeable or immediate financial needs for personal or family emergency expenses.

Effective 2025:

Eligible Distributions for Domestic Abuse Victims: Allows Plan participants who are victims of domestic abuse to request a distribution from their personal/employee deferral contributions, without the 10% early withdrawal penalty.

Withdrawals for Qualified Federally Declared Disasters: Allows Plan participants the option to access retirement funds from personal/employee deferral contributions in the case of a Federal Emergency Management Agency (FEMA) major declared disaster.

**Please refer to the Adoption Agreement for specific plan elections.*



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 United Church of Christ Lifetime Retirement Income Plan**. We ask your assistance in this process to ensure we have all necessary documentation on file.

Please log in to the [Employer Portal](#) and **sign in**. **There you will find your Agreement(s)**. On this page, you can:

1. Sign into the Employer Portal at **employers.pbucc.org** and click on **Plan Documents & Adoption Agreements** on the left menu. On this page you can review the Plan document and/or fill out the respective Adoptions Agreements by selecting **Click here**.
2. For instructions on how to complete Adoption Agreement, click the blue bar where it reads **Click here**, and print this web page.
3. Access and complete the online **Employer Church Plan Eligibility Certification** form, which confirms your eligibility to participate in the Lifetime Retirement Income Plan.
4. Access, review, and change the online **Church, QCCO Adoption Agreement or Non-QC00 Adoption Agreement**, electing any of the new plan provisions you want to offer to your employees.
5. If applicable, access, review and change the online **Health and Welfare Employer Adoption Agreement** to elect any of the benefits for your employees.

Qualified Church-Controlled Organizations (“QCCO”) versus Non-Qualified Church Controlled Organizations (“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.

How to Get Started

Enroll Your Employees in the Benefits Plan



Enroll Your Employee in the Benefits Plan

Enrolling your employees in the Pension Boards' benefits plan is easy. Employees must complete this all-in-one form below 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 Benefits, and more.

Lifetime Retirement Income Plan and Other Benefits Membership Form

For assistance or to learn about our 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. Learn how to update your employee's compensation online by [watching this video](#).

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?

If compensation or contribution amounts increase mid-month, please calculate the additional amount required. Please send a separate check with the payment breakdown and the member ID to our payment address, so that the funds can be applied to your employees' account appropriately.

Communicating with Your Employees

The Pension Boards publishes a newsletter, which covers an array of employer need-to-know information such as enrollment updates, upcoming events, financial education webinars, plus Pension Boards news and resources. Please look out for these issues via email and share vital information with your employees. [Click here to read the latest issues.](#)



UCC Medical Benefits Overview

UCC Non-Medicare Plan

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 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)

- The FSA Plan 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. For 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 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.](#)

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



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. In addition, your yearly out-of-pocket maximum protects the amount you need to spend on your healthcare needs, and worldwide emergency coverage is available as well. Upon enrollment in the UCC Medicare Advantage Plan with Rx (open enrollment occurs October 15 to December 7 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 just for taking simple health actions such as getting a physical, volunteering, and staying active.

The list of activities changes 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, as well as 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 with \$2,000 annual allowance for orthodontics. A discounted dental premium is available when combined with enrollment in any PBUCC Health Plan. [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) Benefits Plan

The Life Insurance & Disability Income (LIDI) Plan

The [LIDI plan](#) is designed to support UCC employees in performing their ministries. Open enrollment for the LIDI Plan occurs in the fall of each year. This Plan offers several key benefits:

1. 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. Full-time* authorized ministers and lay workers employed by a UCC church or UCC-related entity are eligible to apply for LIDI Plan coverage.

**An employee who works 20 or more hours per week is considered to be employed full time. Coverage in this Plan is on an individual basis. Only the employee for whom the premium is paid is covered. The annual premium for life and disability coverage is 1.5% of salary basis (salary plus housing allowance).*

2. Optional Additional 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 increase your life insurance or replace basic Plan coverage that will decrease as you get older.

2a. Dependent Child(ren) Life Insurance

- An employee participating in the [basic LIDI Plan](#) may purchase \$5,000 or \$10,000 coverage for dependent child(ren). [Click here for the enrollment form](#) and [MetLife Change form](#).

3. 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. You can learn more about Short Term Disability (STD) Insurance here or refer to the Short-Term Disability Appendix on page 27.

4. Long-Term Disability

- Participants in the UCC LIDI Benefit Plan who have been on STD for 22 weeks are eligible for [Long Term Disability](#) 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.



UCC Lifetime Retirement Income

Investment Fund Options at Plan Enrollment

The pension plan administered by the Pension Boards includes several investment fund options as outlined below. If no investment fund is elected upon enrollment into the UCC Lifetime Retirement Income Plan, the account will default to the appropriate Target Annuitization Date (TAD) fund according to the member's expected retirement year.

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 by investing primarily in a diversified portfolio of domestic and international stocks. It seeks to provide competitive returns while managing risk through broad market exposure.

World Selection Index Fund

- The Northern Trust World Selection Index Fund (WSIF) seeks to provide long-term growth of principal and income. The Fund invests primarily in a broadly diversified portfolio of domestic and international equity securities. WSIF is a registered mutual fund that utilizes one of the best-known measures of ESG factors (Environmental, Social, and Governance).

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.

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 [Target Annuitization Date Funds Help Protect Your Future](#) to learn more. Visit our [Investments](#) web page to learn more about each investment fund.

UCC Lifetime Retirement Income Plan

Maximize the Gift of Time for Your Retirement

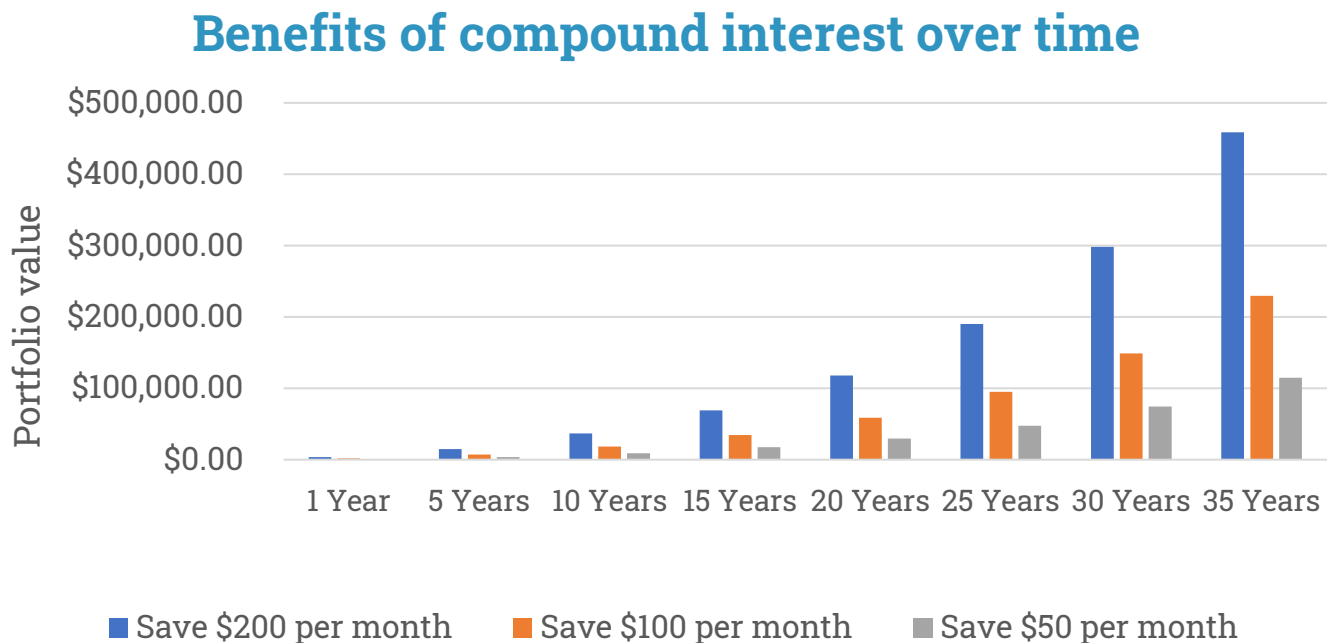
According to a 2020 U.S.Census Bureau report, life expectancy for the total population is projected to increase by six years from 79.7 in 2017 to 85.6 in 2060. If this is true, how can you utilize the gift of time to your financial advantage? The answer: compound interest.

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

Simply put, compound interest (or 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 UCC Lifetime Retirement Income Plan.

Let's look at this graph below:



Note: The example above assumes monthly pre-tax contributions 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.

The UCC Lifetime Retirement Income Plan 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 2050) that closely matches your estimated retirement year.
- **Reduce your 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 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 the UCC Lifetime Retirement Income Plan?

- 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 PBUC, may also participate.

How much can you contribute?

In 2025, you can make a maximum contribution of \$23,500. In addition, if you are over the age of 50 at any time in 2025, you can make an additional catch-up contribution as follows:

- Over the age of 50: \$31,000 (\$7,500 catch-up)
- Ages 60, 61, 62, 63: \$34,750 (\$11,250 catch-up)

For 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! You can consolidate most outside retirement accounts into the PBUCC Lifetime Retirement Income Plan by [completing this form](#). You can also contact Pension Boards' Member Services at 1.800.642.6453 to discuss further.

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 do 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?

To enroll or update your contributions into the Plan, go to PBUCC.ORG > Member Login > Access Fidelity NetBenefits® > Accounts & Benefits > Manage Contributions. You can also [watch this video](#) or call Pension Boards' Member Services at **1.800.642.6543** from 8:30 a.m. to 5:30 a.m. ET, Monday to Friday.





UCC Lifetime Retirement Income Plan

Rollover Contribution Account (RCA)

As UCC clergy, lay workers, or caregivers, taking the time to track or manage multiple retirement accounts from previous places of employment can be confusing and time-consuming, especially when your primary focus is either on ministry or those under your care. By consolidating your retirement accounts, it's easier for you to track your retirement assets, contributions, and withdrawals, allowing for a more simplified way to manage your accounts in one place.

Through the Pension Boards, you can [roll over your retirement contributions](#), moving funds from one retirement account to another without incurring taxes or penalties. The Pension Boards offers actively contributing members the opportunity to consolidate other IRA, 403(b), 401(k) or other pre-tax accounts in a **Rollover Contribution Account (RCA)**.

Your employees will be eligible to make withdrawals from the RCA at any time. Please note that withdrawals are subject to a 20% Federal income tax withholding and possible penalties for early withdrawals if your employees are under the age of 59½, unless withdrawals are rolled into another retirement account.

At the time of retirement, when annuity payments are to begin, RCA contributions can be turned into lifetime monthly income payments or withdrawn as a taxable cash withdrawal.





UCC Lifetime Retirement Income Plan

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, an employee is given access to 100% of their own accumulations and up to 20% of their employer accumulations. After annuitization, these funds constitute a Retirement Savings Account for you to use at your discretion during retirement.

You will be able to manage your account in any of our [available investment funds](#) (or in a combination of the funds).

You can also make withdrawals from your RSA, as needed to fund your retirement. Withdrawals are subject to a 20% federal income tax withholding as well as state withholding if applicable.

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.



UCC Lifetime Retirement Income Plan

Basic Annuity 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, and 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 by 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% to 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 income changes.



Financial Planning and Counseling

No-Cost Financial Counseling for You, Your Employees, and Your Families

LSS Financial Choice

PBUCC members can access no-cost financial counseling through LSS Financial Choice, an enhanced service benefit that provides nonjudgmental support, financial guidance, and proven tools to achieve your financial wellness goals.

Through LSS Financial Choice benefit, PBUCC members, including their immediate family and spouses/partners, can receive **six free confidential counseling sessions** per year, including: consumer credit counseling; budget and debt management counseling; student loan debt repayment counseling; housing counseling; and much more!

Call 833.975.0719
9:00 a.m. to 6:00 p.m. ET.
Mon-Fri

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

Fidelity Investments

Retirement should be a time to look forward to, and getting there is an ongoing journey unique to you and your employees. Along the way, Fidelity, which serves as our recordkeeper, can assist with access to information and resources that will help you and your employees make informed decisions.

Fidelity Retirement Planners can help you see if you are on track for retirement and help you choose the investments in your account. Calls are unlimited and confidential, and there are no sales involved. Call via Pension Boards Members Services and ask to speak with a Fidelity Retirement Planner at **1.800.642.6543**, from **8:00 a.m. to 9:00 p.m.**, Mon-Fri.

Manage Your Account with Ease: Use the Fidelity NetBenefits® App

Through the NetBenefits® App, you can review your account balances and investments, your personal rate of return, change contributions or investments, and update your profile or beneficiaries. Fidelity also has many online planning tools and resources to help you stay on track such as educational videos, podcasts, or planning calculators.

Download NetBenefits® at **Fidelity.com/go/NetBenefitsapp**

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



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 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 User Guide](#) 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, 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 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 28th day of the month whether payment is made online or by check.

- You will receive notification when invoices are available to review during the first business day 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 (STD)

Eligibility: Participants in the UCC Life Insurance and Disability Income (LIDI) Benefits 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 (LTD)

Eligibility: Participants in the UCC LIDI Benefits 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.

Appendix

Effective Date Policy

Frequently Asked Questions

The Pension Boards implemented policies regarding the effective dates that will be used to enroll or change member information.

Generally, benefit plan enrollment effective dates are on the 1st of the month following receipt of enrollment forms. To ensure access to care, enrollments and changes to benefit elections can be submitted prior to the 15th of the month, to be effective on the 1st of the current month

1. Are there exceptions to the effective date policy?

Yes. Due to Center for Medicare & Medicaid Services (CMS) federal policies, enrollments for the Medicare Advantage Plan must always be effective on the first day of the month following receipt of the application and all required documents.

2. Why does the effective date have to be on the first calendar day?

This helps ensure 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.

3. When are employees eligible to enroll?

Employees are eligible to enroll upon hire, or other qualifying life event, and must do so within 90 days. Otherwise, employees must wait for the annual open enrollment period, occurring in the fall, to elect benefits that are effective January 1st of the following year. See Qualifying Life Events on the following page.

Notification of Employee Termination

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. **The termination notification must be received no later than the fifth business day of the month following termination.**

Complete the [Terminations of Benefits/ Employment Form](#) to cancel benefits and send it via email to info@pbucc.org.

If you have an employee that is terminating their Medical Coverage effective 10/31/2025

- The Pension Boards is notified by November 7, 2025:
- Medical coverage is terminated effective 10/31/2025.
- November premium is refunded (if already paid).

Qualifying Life Events

Annual benefit elections are generally irrevocable unless you experience a qualifying mid-year election change event. Any mid-year election change request must be on account of and correspond with your qualifying event. Examples of qualifying midyear election events include marriage, birth, adoption, death and certain changes in employment status.

Continuation of Coverage

Members who are changing churches or employers will have benefits continuously. The previous employer must submit a **Termination of Benefits/Employment Form** while the new employer should submit an **Employer Change Form**. In the event that there is a delay between the previous and new employers submitting the required form documents, PBUCC makes every effort to avoid breaks in coverage.

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

- **Pension Boards 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 or [watch here online](#).
- **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.
- **Flexible Benefit Plan Enrollment Application**
Complete the Flexible Benefit Plan Election & Salary Redirection Agreement form to elect deferrals for healthcare spending account or dependent care assistance account.

[Visit our Forms 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 2025 calendar year is \$3,300 for medical expenses and \$5,000 for dependent care. This amount changes year-to-year. For 2026, the projected maximum deferred amount for healthcare FSA is \$3,400. The 2026 maximum deferred amount for dependent care is \$7,500.

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 the IRS maximum carryover limit 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 search for qualified FSA expenses.](#)

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 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.](#)

