

Plan Name	Coverage Type under the Plan	Who Participates	Benefits	Cost
The Annuity Plan for the United Church of Christ	Employer Contributions	Actively Employed UCC Ministers /Lay Employees	Fully Vested Accumulation Account, 80% converted to annuity payable for member's lifetime (and lifetime of co-annuitant, if any.)	Recommended: 14% of "Salary Basis" (cash salary plus parsonage or housing allowance) payable by Employer; minimum of 3% for lay employees
	Retirement Savings Account (RSA)	UCC Ministers/Lay Employees who put money in RSA account at retirement or through rollover from IRA or other plan	Fully Vested Accumulation Account; retirees can withdraw funds as needed (minimum \$500), or convert to an annuity	Funded at retirement by account balance not converted to annuity, or at any time by funds transferred from IRA or other retirement plans
	Tax-Sheltered Annuity (TSA)	Actively Employed UCC Ministers /Lay Employees who elect salary deferrals	Fully Vested Accumulation Account, 100% can be left in RSA, rolled over, taken as lump sum, or converted to an annuity	Employee-elected amount deferred from salary on pre-tax basis (minimum of \$25 per month, maximum set by IRS each year)
	Annuity Payments	Retired UCC Ministers/Lay Employees	<p>"Basic Annuity" funds invested in corporate/governmental bonds, treasury bills/similar investments with fixed rates of return</p> <p>"Participating Annuity" funds invested in portfolio comprised of stocks and bonds, including domestic/international stocks, corporate/governmental bonds, treasury bills/similar investments with fixed rates of return</p>	
UCC (Non-Medicare) Health Benefits Plan		UCC Ministers/Lay Employees/their eligible dependents not covered by Medicare Parts A/B	Comprehensive medical benefits through Preferred Provider Organization (PPO) with Blue Cross Blue Shield (BCBS); Rx drug benefits through Medco; mental health/substance abuse services through ValueOptions PPO	Premiums vary by geographic location and number of people covered
UCC Medicare Supplement Health Plan		UCC Ministers/Lay Employees/their eligible dependents covered by Medicare Parts A/B	Comprehensive medical benefits, coordinated with Medicare, through Preferred Provider Organization with BCBS, Rx drug benefits through Medco; mental health/substance abuse services through Value Options PPO	Premiums vary by geographic location and number of people covered
UCC Vision Benefits Plan		UCC Ministers/Lay Employees and their eligible dependents	Exam/Prescription Lenses covered in full - every 12 months. Frame - every 24 months Contact Lens Care - every 12 months	Premiums vary by number of people covered
UCC Dental Plan 1500		UCC Ministers/Lay Employees and their eligible dependents	Dental benefits up to an annual maximum of \$1,500 per person through United Concordia's Advantage Plus PPO	Premiums vary by number of people covered
UCC Dental Plan 750		UCC Ministers/Lay Employees and their eligible dependents not already enrolled in UCC Dental Plan 1500	Dental benefits up to an annual maximum of \$750 per person through United Concordia's Advantage Plus PPO	Premiums vary by number of people covered
Flexible Spending Account (FSA)		Actively Employed UCC Ministers/Lay Employees	Up to \$5,000 annually for health care expenses and \$5,000 for dependent care expenses	Employee-elected amount deferred from salary on a pre-tax basis
UCC Life Insurance and Disability Income (LIDI) Benefit Plan	Life Insurance	Retired UCC Ministers/Lay Employees (excluding UCC Cleveland-based staff and PBUCC employees)	\$5,000 death benefit after five years of Plan participation, 4%-16% of salary if less than five years participation, but not less than \$1,000	Annual premium of \$50 until age 65; \$0 after 65
	Life Insurance	Actively Employed UCC Ministers/Lay Employees (excluding UCC Cleveland-based staff and PBUCC employees)	Percentage of Salary Basis based on age, ranging from 200% of Salary Basis for ages under 45, to 20% of Salary Basis for age 70 and over; death benefit doubled in event of accidental death	Annual premium of 1.5% of Salary Basis
	Short-Term Disability		After 30-day waiting period (no waiting period for pregnancy), 60% of Salary Basis, continuing to the earlier of 65 or cessation of disability; benefits up to a maximum of \$750 per week	
	Long-Term Disability		After six months of disability, 60% of Salary Basis minus other benefit income, not less than \$100/month and not more than \$3,000/month; Plan pays health premiums and 7% contribution to Annuity Plan; benefits continue until the earlier of age 65 or cessation of disability (no benefits payable after 24 months for behavioral/mental health)	
	Optional Life Insurance for Member	Actively Employed UCC Ministers/Lay Employees who are enrolled in the LIDI Plan (excluding UCC Cleveland-based employees and PBUCC employees)	Additional coverage in \$10,000 increments, up to a maximum of \$100,000 or three times salary basis, whichever is less	Premium varies by age and coverage amount; participant is billed quarterly
	Optional Life Insurance for Dependents		Option 1: \$10,000 coverage for spouse/partner; \$5,000 for dependent children Option 2: \$25,000 coverage for spouse/partner; \$10,000 for dependent children	Premium varies by spouse's/partner's age and coverage amount; participant is billed quarterly.
Herring and Stark Memorial Funds	Grants to Create Annuity Plan Accounts	<p>Individuals who:</p> <ul style="list-style-type: none"> * are seniors in seminary * expect to be ordained within five years of receiving the grant * intend to serve the United Church of Christ * are "In-Care" of a UCC Association or Conference acting as an Association or are licensed by the UCC for ministry 	Typically, grants range from \$200-\$1,000 but may vary depending on circumstances such as current funds available, number of applicants, and age at the time of application	<p>No cost to apply; but in order to keep the grant in his/her Annuity Plan account, the applicant must do the following within five years of the date of the grant:</p> <ul style="list-style-type: none"> * Be ordained and receive standing as a UCC minister * Be employed by a UCC church or organization and have that employer make 14% Annuity Plan contributions into his/her account