To the extent not covered by the Medical and Dental Benefits Plan expenses that qualify for reimbursement may include:

- Plan deductibles
- Plan copayments
- Well-baby care
- Organized weight loss programs that are medically prescribed
- Vision care, including LASIK
- Hearing aids and related expenses
- Contact lenses
- Acupuncture
- Dental expenses
- Certain over-the-counter medications that are obtained with a physician's prescription

Dependent care expenses that may qualify for reimbursement include:

- Child care centers that care for six or more children and meet the IRS definition
- Nursery schools
- Caregiver for a disabled spouse or dependent who lives with the employee
- Child care providers
- Certain household expenses related to a qualifying dependent's well-being
- Day camps

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### How the UCC FSA Allows Clergy and Lay Employees to Keep More of What They Earn

<table>
<thead>
<tr>
<th>Description</th>
<th>Without the Medical FSA/Dependent Care FSA</th>
<th>With the Medical FSA/Dependent Care FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Income</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Eligible Medical Expenses</td>
<td>$0</td>
<td>$3,050</td>
</tr>
<tr>
<td>Eligible Dependent Care Expenses</td>
<td>$0</td>
<td>$5,000*</td>
</tr>
<tr>
<td>Taxable Income</td>
<td>$50,000</td>
<td>$41,950</td>
</tr>
<tr>
<td>Estimated Income Taxes**</td>
<td>$6,308</td>
<td>$4,814</td>
</tr>
<tr>
<td>Estimated FICA Taxes</td>
<td>$3,825</td>
<td>$3,209</td>
</tr>
<tr>
<td>After-Tax Expenses</td>
<td>$8,050</td>
<td>$0</td>
</tr>
<tr>
<td>Net Disposable Income</td>
<td>$31,817</td>
<td>$33,927</td>
</tr>
<tr>
<td><strong>Savings Using the FSA</strong></td>
<td></td>
<td><strong>$2,110</strong></td>
</tr>
</tbody>
</table>

*The maximum allowable FSA election is determined by the IRS

**Based on 2023 Rates for Single Filers
How to Make It Happen!

Getting a Plan started is easy

1. The first step is to have your governing Board of Directors, Council, Congregation or Trustees (as specified in your Bylaws) adopt a resolution stating their desire to join the Flexible Benefit Plan for UCC Ministries.

ADOPTING RESOLUTION FOR THE FLEXIBLE BENEFIT PLAN FOR UCC MINISTRIES

Resolved that, the Flexible Benefit Plan for UCC Ministries that operates in and is administered through The Pension Boards–United Church of Christ, Inc. be, and the same hereby is adopted for, the employees of ________________________________ ; and

Resolved further, that such Plan shall include provision for participating clergy and lay employees to elect a health care reimbursement account, a dependent care account, or both, according to Plan provisions that are substantially of the manner described in the attached materials; and

Resolved further, that this Plan shall be made available to our clergy and lay employees as soon as administratively feasible.

2. The second step is to collect the following items:

- a copy of the resolution;
- a check from the employer for the initial, one-time, start-up fee of $100; and
- a cover letter with the name, address and email address (to help us expedite the enrollment process) of your church or church-related employer, indicating the number of employees interested in participating in the FSA Plan.

3. Send these along to:

Member Services
The Pension Boards–United Church of Christ, Inc.
475 Riverside Drive
Room 1020
New York, NY 10115-0059

On receipt of this information, The Pension Boards will send an acknowledgment message. Employees will then be eligible to login to The Pension Boards website to make their Flexible Spending Account elections. Once employee elections have been submitted, employers will receive email notification of enrollment and must acknowledge the election via the Pension Boards’ employer portal.

For More Information Frequently-Asked Questions,