

Summary of UCC Employee Benefit Programs
Approved as of November 2018

Outlined below is a brief summary of the employee benefits currently available for UCC employees. **This summary is not intended to and does not create an express or implied contract, promise or representation between the UCC and any employee. The benefits outlined below are subject to change at any time at the discretion of the UCC.** In the event of any discrepancy between the summary of benefits outlined below and the benefit plan or the employee's contract, the plan or the contract will govern.

NOTE: The UUA plans may permit voluntary, self-pay participation in the Retirement and/or Insurance Plans (for employees and dependents) who do not meet the UCC eligibility requirements.

1. Retirement Benefits – UUA Plan
 - a. Eligible employees are those who are age 18 or older, work at least 1,000 hours per calendar year and have been employed (by UCC or other UU organization) for a minimum of one year.
 - b. UCC contributes 10% of salary (including housing for ministers) to the UUA Retirement Plan.
 - c. Employees may make additional contributions as permitted by the UUA Plan.
 - d. Minimum participation requirements currently prohibit UCC from making contributions to retirement programs other than the UUA Plan.
2. Health Insurance – UUA Plan
 - a. Eligible employees are those who work at least 1,560 hours per calendar year (30 hours per week). Coverage is effective on the first day of work in a position that meets the eligibility requirements.
 - b. UCC contributions are based on the premiums for the High Deductible PPO Option (not HSA-eligible) or the UUA Medicare Supplement Plan Option depending on whether the employee is eligible for Medicare. The employee may choose another UUA plan option and pay any difference in premiums.
 - c. **For eligible employees who work full-time (40 hours per week):** UCC contributes 80% of the premium for the employee's coverage.
 - d. **For eligible employees who work less than full-time:** The UCC premium contribution for the employee's coverage will be pro-rated based on the percentage of full-time (for example - 30 hours per week = 75% of 80% - or 60% - of the premium for employee coverage).
3. Life and LTD Insurance – UUA Plan
 - a. Eligible employees are those who work at least 1,560 hours per calendar year (30 hours per week).
 - b. **For eligible employees who work full-time (40 hours per week):** UCC pays 100% of the premium for the eligible employee's coverage.
 - c. **For eligible employees who work less than full-time:** The UCC premium contribution for the employee's coverage will be pro-rated based on the percentage of full-time.
 - d. Employees may pay at their own expense for limited life insurance available for dependents.
4. Holidays – An employee who regularly works at least 15 hours per week, pursuant to contracted hours, is eligible for time off for holidays as set forth in the UCC Personnel Handbook.
5. Paid Time Off (PTO)
 - a. Minister and Director of Lifespan Faith Development: See individual's employment contract for details on Paid Time Off.

- b. For all other positions, eligible employees are those who work at least 1,000 hours per church fiscal year. These employees will begin earning PTO on the first day of the month after the date of hire.
- c. Employees who work less than 1,000 hours per year are not eligible for PTO and years of service at less than 1,000 hours per year will not count toward PTO accruals.
- d. Eligible employees will receive 12 days (one day per month) of Paid Time Off per church fiscal year (July – June). Employees who begin earning PTO on a date other than July 1 will be given pro-rated time for the remainder of the fiscal year. For example, an employee who begins earning PTO on November 1st would receive 8 days PTO through the end of the fiscal year (8/12 x 12).
- e. Whenever possible, time off should be requested in advance and approved by the Minister. When advance notice is not feasible, notification is required at the earliest possible time.
- f. PTO pay will be based on the regularly scheduled hours per week, which will be stated in the employee's contract. If an employee's regular weekly hours vary over the course of the year, PTO pay will be based on the average scheduled weekly hours for the year. For example, if an employee's regularly scheduled hours are 30 per week for 40 weeks and 15 hours for 10 weeks; PTO pay will be based on 27 hours per week (1,350 / 50).
- g. After completion of five years of employment at 1,000 hours or more per year, an employee will begin to receive an additional day of PTO per fiscal year up to a maximum of 24 days. The first additional day will be earned on the July 1st following the end of the fifth full year of service.
- h. PTO must be used within the church fiscal year. Unused PTO may not be carried over into future fiscal periods.
- i. How PTO will be handled at termination:
 - i. Employees will receive payment for pro-rated unused PTO at termination of employment or if hours are reduced below 1,000 per year. For example, an employee who began earning PTO on 11/1 and who terminates employment on 4/1 of the following year will have earned 5 days of PTO. If the employee has taken 3 days of PTO, the employee will receive payment for 2 days of unused PTO in their last paycheck.
 - ii. If the employee has taken more PTO than what he/she has earned at the date of termination, UGCC will be reimbursed for the unearned PTO time and is authorized to deduct that amount from the employee's last pay check. For example, an employee who began earning PTO on 11/1 and who terminates employment on 4/1 of the following year will have earned 5 days of PTO. If the employee has taken 8 days of PTO, UGCC will be owed 3 days of unearned PTO and will be entitled to deduct that amount from the last pay check.