



# Are You Maximizing These Comprehensive Benefits?

**Retirement Income:** Participating in the **Annuity Plan for the United Church of Christ** provides lifetime retirement income or beneficiary benefits to clergy and lay employees. Membership in the Annuity Plan is open to anyone working for a UCC employer. At retirement, income from the Annuity Plan is eligible for the clergy housing allowance tax exclusion, unlike distributions from IRAs or other retirement accounts.

**UCC Medical and Dental Benefits Plan:** Choose from four health plan options that offer varying levels of benefits and premiums to fit each participant's individual needs, including a new 100% tax-deductible Health Savings Account (HSA) option.

**No-Cost Financial Planning Services:** Pension Boards Annuity Plan members, (actively-contributing, inactive, and retired) have unlimited access to an Ernst & Young (EY) financial planning services at **no cost to you!** Talk with a planner or get the educational tools you need to meet your unique financial goals by calling the **EY Navigate Financial Planner Line at 1.877.927.1047.**

**Flexible Benefit Plan for UCC Ministries:** Also known as Flexible Spending Account or FSA, this plan allows participants to pay for medical and dependent care expenses with pre-tax dollars, which reduces employees' out-of-pocket costs and annual taxable income.

**UCC Life Insurance and Disability Income (LIDI) Benefit Plan:** The LIDI plan offers four key benefits: Basic Life Insurance, Optional Additional and Dependent Life Insurance, Short-Term and Long-Term Disability insurance.