

## Bundled Services

To enable best cost, best practices, and efficient design, the FCMM Payroll Service is being offered within the following parameters.

- Bi-weekly (26 payroll periods per year) or semi-monthly (24 payroll periods per year) payrolls are available. Federal, state and local income tax remittance and reporting included.
- Payroll Services include the enhanced LTD Plan coverage. Both Payroll and LTD are required in combination.
- LTD Plan administered as employee payroll deduction with “Tax Choice” provision. This means the employer adds the LTD Plan premium (\$.0084 annual rate times covered salary) to the gross pay of each employee who is eligible (25 hours/week; no excluded classes), then deducts the amount through payroll deduction. The net cost to the employee is the small tax on the premium. The benefit is that a disability claim will be paid as nontaxable income.
- Payroll information-sharing authorization is required so that FCMM can administer the benefits programs effectively.
- Execution of all required documents, including LTD Plan adoption, enrollment of participants, and other necessary forms.

## Getting Started

Contact FCMM for more information. Onboarding services will be provided by ABG Payroll after completion of all required documents.

For more information, contact us at [benefits@fcmmbenefits.org](mailto:benefits@fcmmbenefits.org) or (800) 995-5357.

**FCMM Benefits** serves ministry staff, in partnership with employing ministry organizations, by providing benefits that promote financial and personal wellness at an excellent value.



FCMM exists to enable pastors, staff members, and missionaries to serve Christ throughout their lives by assisting employing ministry organizations in providing retirement and other benefits.



FCMM (“Free Church Ministers’ & Missionaries”) serves as the church benefits organization of the Evangelical Free Church of America.

FCMM • 901 East 78th Street • Minneapolis, MN 55420

[www.fcmmbenefits.org](http://www.fcmmbenefits.org) • (800)995-5357

Retirement Plan: [fcmm@fcmmbenefits.org](mailto:fcmm@fcmmbenefits.org)

Long Term Disability Insurance, Payroll Service:

[benefits@fcmmbenefits.org](mailto:benefits@fcmmbenefits.org)



**FCMM Payroll Service**  
with Long-Term Disability  
& Life Insurance

FCMM Benefits and Retirement offers a payroll processing service that is coupled with FCMM Long Term Disability/Term Life Insurance. We offer a cost-effective service that enables a church of any size to administer worry-free payroll and tax reporting through a provider that understands church benefits.

**Payroll Processing**

FCMM Payroll Service includes:

- Payroll Processing
- All Requisite Tax Filing (Federal and State)
- Employee Direct Deposit
- Issuing W-2's
- Custom Reporting
- Integration with FCMM Benefits administration

**Simplified Benefits Payment**

Withholding and payment of elective deferrals and employer contributions to FCMM Retirement Plan can be readily administered through the Payroll Services, eliminating separate payments to FCMM. Salary reporting and premium payment is automatic for the LTD Plan.

**Cost Effective**

The fees for the FCMM Payroll Service with FCMM LTD Plan coverage are bundled as a single rate based on size of payroll as shown in the following chart. "Gross Payroll" means salary plus housing allowance and other miscellaneous earnings.

Annual Gross Payroll	Rate (% of Gross Payroll Amount)
<\$150,000	1.75% with minimum \$80/payroll
\$150,000-\$299,999	1.50%
\$300,000-\$449,999	1.25%
\$450,000-\$749,999	1.10%
\$750,000 and up	CALL

One-time startup fee is \$100.



**Disability and Life Insurance Coverage**

The FCMM LTD with Term Life Insurance Plan is included with the Payroll Services. The group disability coverage is geared to the needs of church staff, including pastors. To maximize the value of the disability benefit to staff, FCMM requires that premiums for the LTD Plan be paid through employee payroll deductions processed by the Payroll Service. See the "Tax Choice" provision under Bundled Benefits.

FCMM LTD features simple enrollment with guaranteed issue, "own occupation" definition of initial disability, a basic spousal benefit, and 60% replacement of covered income, defined as salary plus housing allowance. Also included is Term Life and Accidental Death & Dismemberment Insurance in the amount of \$10,000. (Term Life benefit is reduced to 65% of that value at age 70, and to 50% at age 75.) All employees regularly working 25 hours per week or more are included.

**OPTIONAL SERVICES**

- **Additional Term Life/AD&D Coverage**  
The employer may add \$40,000 more Term Life/AD&D coverage (\$15 per month per employee). All LTD-eligible staff must be included.
- **"Per-Payroll" Workers Compensation Insurance**  
FCMM offers the services of a national broker to provide Workers Compensation insurance in all states except Alaska, calculated on a per-payroll basis and billed each payroll. Using this optional premium collection eliminates an estimated premium invoice and lowers the risk of year-end audit surprises. Request a quote that will be based on your staffing details.
- **Administration of HSA/FSA/HRA Benefits**  
We offer a solution for employer provided benefits for HSA, FSA, and HRA programs.
- **Human Resources Information System (HRIS)**  
For the employer seeking to integrate Payroll and Human Resources, Infinity HR is a comprehensive and affordable system. Request a custom quote.

