

Bundled Services

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

- Semi-monthly (24 pay periods per year), Bi-weekly (26 payroll periods per year) or Monthly (12 payroll periods year) are available. Federal, state and local income tax remittance and reporting and W-2's are included.
- Payroll Services include, and require, the Long Term Disability Insurance coverage.
- LTD Plan administered as employee payroll deduction with "Tax Choice" provision. This means the employer adds the LTD Plan premium (\$.0080 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 Benefit Plan (LTD and Life/AD&D) adoption, enrollment of participants, and other necessary forms.

Getting Started

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

For more information, contact us at 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 Payroll Service
with Long-Term Disability
& Life Insurance

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

www.fcmmbenefits.org • (800)995-5357

Retirement Plan: fcmm@fcmmbenefits.org
Benefit Plan (LTD and Life/AD&D) and Payroll
Service: benefits@fcmmbenefits.org

FCMM Benefits and Retirement offers a payroll processing service that is coupled with the FCMM Benefit Plan (Long Term Disability and Life/AD&D 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 Retirement and Benefits administration

Simplified Benefits Payment

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

Cost Effective

The fees for the FCMM Payroll Service with FCMM Benefit 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 through the FCMM Benefit 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. All employees regularly working 25 hours per week or more are included. Enrollment in Life/AD&D insurance (\$10,000, \$50,000 or One Times Annual Salary*) is required with the FCMM Benefit Plan enrollment.

INCLUDED INSURANCE

- Required term Life/AD&D insurance is included at a separate cost, selected by the employer for \$10,000, \$50,000, or One Times Annual Salary* Life/AD&D coverage.

OPTIONAL SERVICES

- **Administration of HSA/FSA/HRA Benefits**
We offer a solution for employer provided benefits for HSA, FSA, and HRA programs.
- **A Time Keeping System (TLM) or Full-Service Human Resources Information System (HRIS)**
For the employer seeking to integrate Payroll and Timekeeping of Payroll and a full HRIS, request a custom quote.

*some exclusions exist for One Times Annual Salary Life/AD&D insurance coverage.

