

FORM 120: EMPLOYER BENEFIT AGREEMENT

The following organization elects to participate in the FCMM Benefit Plan. This agreement allows the organization to select the specific plan, coverage amounts, and payment methods for each benefit. New churches may begin participating on the 1st of the month they are prepared to administer benefits. Churches already enrolled may make updates only during the annual open enrollment period for a January 1st effective date.

STEP 1: Organization Information

<p>_____ Name of Organization</p> <p>_____ Organization Mailing Address</p> <p>_____ Employer Contact Name <i>(person at the organization who will be administering the benefit plan)</i></p> <p>_____ Employer Contact Email Address</p>	<p style="text-align: center;">_____ 1, <i>(Month) (Day) (Year)</i></p> <p>Effective Start Date of Agreement (Updates: January 1st)</p> <p>_____ City, State, Zip Code</p> <p>_____ Employer Signature</p> <p>_____ Employer Contact Phone Number</p> <p>_____ Today's Date</p>
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STEP 2: Review Benefit Plan Information

Benefit Plan Options:

The FCMM Benefit Plan offers 2 different plans for organizations. Each organization may select one plan for its employees, and all eligible employees must enroll in all included benefits. The only way an employee may opt out of the Benefit Plan is if at least one benefit is paid via payroll deduction.

- **Standard Plan** [Includes Long Term Disability (LTD) Insurance and Life and Accidental Death and Dismemberment (Life/AD&D) Insurance]
- **Plus Plan*** [Includes Short Term Disability (STD) Insurance, Long Term Disability (LTD) Insurance, and Life and Accidental Death and Dismemberment (Life/AD&D) Insurance]

**Plus Plan not available in California. Churches in Colorado, Maine, Maryland, Massachusetts, Minnesota, and Oregon should check their PFMLA laws before enrolling.*

Eligibility & Waiting Period

- Employees are eligible for the Benefit Plan if they work at least 25 hours per week.
- Enrollment applications must be submitted during the waiting period, which is within 30 days of the employee's eligible hire date.
- The "eligible hire date" refers to the date an employee is hired or the date they begin working enough hours to qualify.
- The "coverage effective date" for a newly eligible employee will be the 1st of the month following the eligible hire date.

Payment Methods:

Short Term Disability and Long Term Disability payment methods (can vary by class):

1. Staff Benefit - Premium is paid pre-tax by employer (benefit is taxable if claimed)
2. Payroll Deduction - Premium is paid after-tax by employee paycheck (benefit not taxable if claimed)
 - a. Conventional - Premium is deducted directly from employee's paycheck
 - b. Gross-up - Employer increases employee's pay by the premium, then deducts it as an after-tax deduction (prev. tax choice)

Life/AD&D payment methods (must be the same for all eligible employees):

1. Staff Benefit - Premium paid by employer** (*pg. 2 - premiums included in taxable income of employee*)
2. Payroll Deduction - Premium paid through deduction through employee paycheck (*alternate employer paid premium through gross-up payroll deduction detailed in Form 121*)

Employer Responsibility:

Employers are responsible for:

- Notifying eligible employees of enrollment
- Submitting enrollment and update forms within noted deadlines
- Informing FCMM of employee terminations or ineligibility
- Ensuring timely payment of invoices

For questions regarding this agreement, contact FCMM Client Services - (800)995-5357 or benefits@fcmmbenefits.org.

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STEP 3: Specific Plan Information

Choose one option for all eligible employees and complete the specific plan information below.

 Option 1: Standard [LTD & Life/AD&D]

Long Term Disability

Class #1: All Employees Excluding Pastors

Premium Payment Method:
 Staff Benefit (employer paid)
 Payroll Deduction
 Conventional (employee paid)
 Gross-up (employer paid)
 Class #1 excluded from Benefit Plan

Class #2: Pastors

Premium Payment Method:
 Staff Benefit (employer paid)
 Payroll Deduction
 Conventional (employee paid)
 Gross-up (employer paid)
 Class #2 excluded from Benefit Plan

Life/AD&D Insurance

Premium Payment Method (all employees):
 Staff Benefit (employer paid)
 Payroll Deduction (employee paid)

Class #1: All Employees Excluding Pastors
 \$10,000
 \$50,000
 One Times (1x) Annual Salary**

Class #2: Pastors
 \$10,000
 \$50,000
 One Times (1x) Annual Salary**

 Option 2: Plus [STD, LTD & Life/AD&D]

Short Term Disability & Long Term Disability

Class #1: All Employees Excluding Pastors

Premium Payment Method:
 Staff Benefit (employer paid)
 Payroll Deduction
 Conventional (employee paid)
 Gross-up (employer paid)
 Class #1 excluded from Benefit Plan

Class #2: Pastors

Premium Payment Method:
 Staff Benefit (employer paid)
 Payroll Deduction
 Conventional (employee paid)
 Gross-up (employer paid)
 Class #2 excluded from Benefit Plan

Life/AD&D Insurance

Premium Payment Method (all employees):
 Staff Benefit (employer paid)
 Payroll Deduction (employee paid)

Class #1: All Employees Excluding Pastors
 \$10,000
 \$50,000
 One Times (1x) Annual Salary**

Class #2: Pastors
 \$10,000
 \$50,000
 One Times (1x) Annual Salary**

***Per IRS guidelines, only employer-paid premiums for 1x annual salary coverage are taxable. Taxable income equals the total premium paid minus the equivalent premium amount for \$50,000 coverage.*

STEP 4: Submit Form

Secure File Exchange:
<https://fcmmbenefits.leapfile.net/>

Fax:
(952)853-8474

Mail:
FCMM Benefits & Retirement
901 East 78th Street
Minneapolis, MN 55420

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No.	Received in Good Order	Processed