

# UUA Compensation Worksheet

For determining cost of employee benefits in 2025

Line	Compensation Item	Calculation based on <i>UUA Recommendation</i>	Cost/Year	Additional Notes
1	Annual Salary (Salary + Housing for ministers)	<i>Recommendation: use salary chart for appropriate Geo Index, in line with membership size and position.</i>	\$62,700	See UUA Guide to Salary Recommendations regarding experience and other relevant factors.
2	Self-Employment Tax Offset <i>*For fellowshipped or ordained ministers ONLY*</i>	Line 1 x .0765 <i>Recommendation: Add 7.65% S+H.</i>	\$4,797	Included due to ministerial tax provisions. Also called In Lieu of FICA. (For any amt of salary + housing above \$132,900, reduce to 1.45%.)
3	UUA Retirement Plan Base Employer Contribution	Line 1 x base employer contribution percentage/100 (e.g., 8% = .08)	\$6,270	Per the Cong's Employer Participation Agreement. Does not include Lines 2, or any wellness stipend(s).
4	UUA Retirement Plan Matching Employer Contribution (if any)	Line 1 x matching employer contribution percentage/100 (e.g., 2% = .02)	\$0	Per the Cong's Employer Participation Agreement. Does not include Lines 2, or any wellness stipend(s).
5	UUA Long-Term Disability 1.3% of Salary or S+H	Line 1 x .013 <i>Recommendation: Congregation pays full premium.</i>	\$815	Impute amount of premium on employee's W-2 to keep benefit nontaxable.
6	UUA Group Term Life Insurance 0.42% of 2 x Salary or S+H (capped at \$200,000)	(2 x Line 1) x .0042 <i>Recommendation: Congregations pays full premium.</i>	\$527	Life insurance coverage is based on 2 x salary [2 x S+H for ministers]. See UUA website for tax info.
7	UUA Health Plan* (employee)	Calculation in Notes on right. Rates below. <i>Recommendation: Cover 80% of individual premium.</i>	\$11,981	Use "Employee Only" monthly rate from link below, x12 for annual, then take 80%. <i>May adjust part-time.</i>
8	UUA Health Plan* (dependents)	Calculation in Notes on right. Rates below. <i>Recommendation: Cover 50% of add'l for dependents.</i>	\$8,658	Subtract Employee Only monthly rate from rate with dependents, multiply by 12, take 50%. <i>Adjust p/t.</i>
9	UUA Dental Plan** (employee)	Employee Only rate x 0.8. Rates below. <i>Recommendation: Cover 80% of individual premium. .</i>	\$624	See bottom for annual rates. <i>May adjust part-time.</i>
10	UUA Dental Plan** (dependents)	Calculation in Notes on right. Rates below. <i>Recommendation: Cover 50% of add'l for dependents.</i>	\$510	Subtract Employee Only rate from rate with dependents. Take 50%. <i>Adjust p/t.</i>
11	Professional Expense Allowance	Ministers: <i>greater of</i> Line 1 x 0.1 <i>or</i> \$8,000. Other professionals: <i>greater of</i> Line 1 x 0.1 <i>or</i> \$5000.	\$8,000	<i>Recommendation: 10%, with minimums of \$8k for ministers, \$5k for other professions. May Pro-rate for part-time. Appropriate continuing ed funding for all staff.</i>
12	Transitional Ministry Pro Expense add-on	Up to \$1,750 + travel for ministers in Transitional Ministry Program.	\$0	Cost of annual professional development for transitional ministers varies.
13	<b>Total Salary and Benefits</b>	Sum of lines 1 thru 12 (auto-calculates)	<b>\$104,882</b>	

\*Monthly UUA Health Plan premiums:

<https://secure.uua.org/leaders/insurance/calculator/>

We recommend using your congregation's zip code for a 50 year old minister with a family to estimate costs

\*\*Annual UUA Dental Plan premiums:

\$780 for Employee Only, \$1,560 for Employee + 1, and \$1,800 for family.