

## For Congregation Presidents, Treasurers and Board Members

**To:** Congregation President, Treasurer and Board Members

**From:** UUA Health Insurance Plan Office

**Date:** March 7, 2007

**Re:** UUA Health Plan – Ongoing enrollment opportunities and other new developments

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**As this mailing arrives, the new UUA Health Plan will have been in place for two months. The plan has been operating smoothly, serving over 600 employees and their families.**

***Whether or not your congregation is participating in the UUA Health Plan, please read this section about how your congregation can add members or join the plan before the next open enrollment:***

Enrollment is open at any time for new hires, for newly added dependents, for people whose hours have increased so that they meet the 1000 hours-per-year threshold, and for people who have lost coverage they had through a spouse. Other situations in which we can allow unrestricted enrollment with no pre-existing conditions are:

1. If a congregation does not renew an existing group plan. Requires documentation of the renewal terms. The open enrollment period is the 30 days prior to the renewal date.
2. If benefits or rates change for an individual plan or for coverage under a spouse/partner's plan. Requires documentation of the changes. The open enrollment period is the 30 days prior to the plan change date.
3. At the start of a congregation's new fiscal year, with a new or increased contribution toward health insurance. Requires documentation of fiscal year and funding increase. The open enrollment period is the 30 days prior to the start of the new fiscal year.
4. If the congregation votes to make coverage available for the first time and contribute to the cost, or votes to increase contributions. Requires documentation of the vote. The open enrollment period is the 30 days prior to the start of new or increased contributions.

Our online enrollment facility can be found at [www.uua.org/leaders/insurance](http://www.uua.org/leaders/insurance). *Be sure to put the coverage effective date in the "Other" box next to the reason for enrollment, when you are adding new people to the plan. If you do not indicate an effective date, we will assume that coverage is effective the first day of the following month.*

**Here is some information primarily for those congregations already enrolled:**

**Subscription Agreements:** Thank you to all those who have completed and returned the legally required Health Plan Subscription Agreement. If you have not returned it yet, and need some help with a decision about the waiting period or contributions, Jim Sargent is ready to help at 617 948-6405.

**New premium due date:** We're sure you have noted the new premium due date on your invoices – the 10<sup>th</sup> of the current month. After the initial cycle for January premium, we moved to one that will let us close payment



receipt on the 25<sup>th</sup> of the month, and produce the new invoices the next day. Now that people have had time to adjust to the payment cycle, we are preparing to institute a cancellation notice system for congregations that do not pay by the 25<sup>th</sup> of the month.

**Automated payment system:** We have had quite a few requests for online bill pay. We have reviewed potential vendors, and expect to announce the details of that capability shortly.

**Plan Booklets:** Booklets have been mailed to all subscribers, and the latest version is available to members on the Highmark Blue Cross Blue Shield website, [www.highmarkbcbs.com](http://www.highmarkbcbs.com). Encourage all of your plan participants to create an online account at Highmark to be able to view all of their current plan information, order new ID cards, check the status of claims, and explore health and wellness options.

**The new UUA website:** The projected launch date is April 2, and when it is up we will be able to update Health Plan news in close to real time. For now, we are working with a slower process. If you have a question about anything you see in the Health Plan pages, call Jim Sargent.

**New High Deductible Health Plan:** All HDHP participants have been offered the opportunity to switch to an alternative HDHP with different prescription drug coverage, trading the ability to enroll in a Health Savings Account for more pre-deductible coverage. There is no additional cost to congregations for this option.

**Section 125 (pre-tax) plan:** We have a template available for any congregation that wants to adopt a premium re-allocation plan, allowing employees to make contributions to the plan on a pre-tax basis. Contact Jim Sargent ([jsargent@uaa.org](mailto:jsargent@uaa.org)) for details

**Health Plan Trustees:** The UUA Trustees have appointed seven Trustees of the UUA Health Plan to oversee the UUA Employee Benefits Trust. The profiles and contact information for this exceptionally talented group will be posted on our website. They are: Tim Brennan (UUA Treasurer), Dan Brody (UUA Financial Advisor), Paul Bluestein, MD, Kathleen Burek, Mindy Scharlin, David Tedesco, and Brent Wilkes. They welcome your input on the Health Plan and the direction the UUA will take on healthcare and health insurance as we move forward. Until this new committee is posted on the UUA website, you may address email to Jim Sargent ([jsargent@uaa.org](mailto:jsargent@uaa.org)) for forwarding to the Trustees.

Yours in health and community,

Jim Sargent, Ralph Mero, Joyce Stewart

