

# For Church Board, Treasurer, and Minister

**To:** Ministers, Church Presidents, and Treasurers

**From:** Jim Sargent, UUA Health Plan Director

**Date:** November 1, 2007

## **Re: UUA Health Plan 2008 Open Enrollment / Benefit Enhancements / Rate Changes**

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What a difference a year makes! Last October the UUA Health Plan was just wrapping up its first enrollment and was gauging whether we had the critical mass to launch coverage for 2007. This year, we can report that the Health Plan exceeded enrollment goals by more than 20%, grew throughout 2007, and now covers 228 congregations – *nearly one-third of all congregations with eligible employees*, plus the UUA staff, 11 Districts and affiliated UU organizations, and a fair number of community ministers. We reduced *by half* the number of staff who were without health insurance in the prior year.

The Health Plan's financial performance has been very encouraging, enough so that the Trustees of the Plan have authorized an open enrollment for 2008. This means that all eligible employees who missed the last open enrollment, or who did not enroll when they were hired or expanded their hours during 2007, or who did not add eligible dependents, have the opportunity to enroll without evidence of insurability and without pre-existing condition limitations for a January 1, 2008 effective date. People currently in the plan may upgrade their coverage from a High Deductible Plan to the Standard PPO Plan. We expect the Open Enrollment period to begin in the first week in November and continue until November 30.

### **The Critical Importance of Rate Stability**

When we first announced our intention to create a UUA Health Plan, we emphasized the importance of owning and operating our own plan for the benefit of our congregations, affiliated organizations, and self-employed community ministers. One of our goals was to create enough financial stability that we could offer better rate predictability than the broader market. This year we have made solid progress toward creating a rate stabilization fund. With that fund in place, we will be able to offer our plans at an increase of **only 4%** over the 2007 rates. We achieved this position even as we improved the plan for 2008 to meet your expectations in some important benefit and eligibility areas.

### **2008 Benefit and Eligibility Enhancements**

We will continue to offer three PPO plans (a Standard Plan and two High Deductible Plans, one of which may be paired with an HSA account), plus a Medicare Supplement Plan. All of the plans are described in detail on our website, [www.uua.org/leaders/healthplan](http://www.uua.org/leaders/healthplan).

Based on the feedback we have received from plan members, we have made three significant and valuable improvements to our plans for 2008:

- We have added an annual comprehensive routine eye exam, with no deductible
- Adult immunizations will be covered without a deductible
- Outpatient Mental Health Visits will increase from 20 to 40 per calendar year

Coinsurance levels will continue to vary among plans. Be sure to check [www.uua.org/leaders/healthplan](http://www.uua.org/leaders/healthplan) for details.

We have also been able to respond to your requests to broaden eligibility for the plan in two ways:

- We are lowering the threshold for participation to 750 hours worked per year, down from the current 1,000 hour requirement. We hope that the expanded eligibility reaches many who still do not have coverage.
- Responding to input from seminarians, we will specifically recognize the eligibility of all interns in candidate status, who work at least 750 hours per year for a UU congregation, whether paid or unpaid, or as a Community Minister.

### **Your Next Steps**

**First**, if your congregation is not currently participating in the UUA Health Plan, **review the benefits and rates online** at [www.uua.org/leaders/healthplan](http://www.uua.org/leaders/healthplan). Because we have been able to keep our rate increase very low for 2008 while increasing benefits, you may find that we are more competitive than we were in 2007.

**Second, complete your enrollment on line.** It's quick and easy and captures all of the information we need in a secure database. **For staff who are currently enrolled and do not want to make any coverage changes, you do not need to do anything – the present benefits will be carried over to 2008 at the new rates.**

**Third**, please **make sure that all eligible staff – everyone working at least 750 hours per year -- has an opportunity to enroll.** If your congregation hasn't done so already, have a discussion about how to fund at least a portion of your staff's premium for the UUA plan this year, and how you will plan to reach the recommended fair compensation contribution of 80% of the employee cost and half the family cost in the future (percentages that can be prorated for less than full time work).

**Fourth**, if yours is a congregation that typically puts things off until the last moment, *don't do it this time.* The November 30<sup>th</sup> deadline is there to give Health Plan staff adequate time to process all of the new enrollments and guarantee people their ID cards and proper billing for January 1, 2008.

**A special note to interim ministers:** this will be the first Health Plan update you receive at this year's congregation. Next year you are likely to be somewhere else. When you review this plan, remember that *portability* is a difficult benefit to find; we know from talking with interims this past year that the UUA Health Plan is an essential part of planning for their future moves.

Make sure to watch for Health Plan mailings and emails, and check the Health Plan website beginning November 1 for final 2008 details and enrollment instructions. Questions can be directed to Jim Sargent, UUA Health Plan Director, at 617 948-6405, email [jsargent@uua.org](mailto:jsargent@uua.org) and to Kati Deneen, Health Plan Coordinator, at 617 948 -4265, email [kdeneen@uua.org](mailto:kdeneen@uua.org).

Yours in health and community,

