



For Congregation Presidents, Treasurers and Board Members

To: Congregation President, Treasurer and Board Members

From: UUA Health Insurance Plan Office

Date: September 1, 2008

Re: UUA Health Plan – Getting your new staff settled // Preparing for the 2009 Open Enrollment

Many of you have been on summer break and are just getting set for a new church year. Welcome back!

Whether or not your congregation is participating in the UUA Health Plan, please read this announcement to see how we've made it easier for you to keep track of UUA Life, Dental, Disability, Retirement, and Health benefits for transitioning staff. Also take a few minutes with our update on the next UUA Health Plan Open Enrollment. More than ever, the UUA Health Plan may be your most cost effective option for providing high-quality health insurance for some or all of your staff.

If your congregation already participates in the UUA Health Plan, we have some important news for you about some changes we're planning for 2009 – much more detailed information will follow, but we want you to be able to start your planning now. Also, review "Keeping track of Health Plan details" and save the information.

Taking care of staff changes

Many of you will be dealing with staff members in transition – primarily ministers, but sometimes DRE's, Music Directors, Administrators, or other staff. This summer we added some useful documents to the Transitions webpage at www.uua.org/transitions. You'll find two documents – a set of directions and a benefits checklist – that will help you and the three departments here that deal with benefits keep accurate tabs on who is moving where (Those departments are the UUA Health Plan, Group Insurance Plans, and the UUA Retirement Plan). Staff and congregations who use those tools will experience fewer instances of dropped coverage, missed enrollment opportunities, and late retirement plan contributions.

Kati MacDonald, UUA Health Plan Coordinator, handles the incoming benefits checklists; Kati makes sure that GIP and the Retirement Plan know to adjust their records.

Keeping track of Health Plan details

To keep the Plan running smoothly, we rely on a number of different players. In order to minimize confusion about how to report your changes, we post the most current contact information on our website: www.uua.org/healthplan.

- For address changes, to terminate the coverage of a member or dependent, and for all general questions, send an email to Kati MacDonald, UUA Health Plan Coordinator at healthplan@uua.org and provide as much detail as possible.
- For questions regarding a premium payment and electronic payment options, you may call eBDS at 866-865-2133. Please be sure to send payments to the correct billing address by using the payment coupon and return envelope that come in your monthly invoice. Sending UUA Health Plan premium payments to the UUA in Boston will result in a delay in processing.
- Highmark's website, www.highmarkbcbs.com has a complete provider directory and resources regarding HSA's, discount programs, covered services and much more. Additionally, the Highmark Member Services number on the back of the Member ID card, 800-796-6502, connects members to a dedicated unit of customer service professionals ready to answer many questions about their coverage.





- The Health Plan Office is always available for any of your concerns or questions.
 - Jim Sargent, Director 617-948-6405 or jsargent@uua.org
 - Kati MacDonald, Coordinator 617-948-4265 or kmacdonald@uua.org

Looking Ahead to the 2009 Health Plan Open Enrollment

The Health Plan will have an open enrollment in November for a coverage effective date of January 1, 2009. Our ability to offer an open enrollment – allowing all previously eligible employees who did not elect the UUA plan to enroll without evidence of insurability and with no limitation on pre-existing conditions – is a direct result of plan performance over the first year and a half since its introduction. The plan has grown nearly 20% since it was introduced on January 1, 2007. Plan finances are strong, and Plan Trustees are committed to long-term viability.

Congregations would be well-served to begin assessing their health insurance strategy for 2009 now, while there is still time to consider the financial impact and the employee relations impact of switching to the UUA Health Plan for 2009. The staff in the Health Plan Office would be happy to help any interested congregation to make an informed decision.

What Health Plan changes can you expect for 2009?

The Trustees of the UUA Health Plan will make their final determination of rates and benefit levels in early October, so that we can communicate changes to all participating congregations and offer those not in the plan an opportunity to make an informed comparison with their current insurance. There are three broad areas where we can offer a preview:

1. We have used 5-year age bands since the plan's inception. For 2009, we will transition to 1-year age bands, so that everyone gets a small age adjustment each year, rather than seeing a bigger jump every 5th year. There will be a little unevenness in how this affects people in 2009, but overall the change will create much better rate (and budgeting) predictability moving forward.
2. In 2008, we were able to offer an overall rate increase of only 4% (except for the annoying issue of bigger jumps for those going to a new 5-year age band). The 4% was extraordinarily low compared to national trends, which were in the 10-12% range, with many small employers seeing much higher increases. Because plan experience continues to be favorable, we expect to be well below national averages again for 2009. The final rates will be available in early October.
3. Each year we look carefully at how we can improve the benefits we offer. Last year we added an annual vision exam and improved our coverage for outpatient mental health and adult immunizations. This year we anticipate being able to make further improvements to our mental health and substance abuse benefits and expand coverage for dependents who no longer qualify as students.

That's it in a nutshell. The UUA Health Plan continues to perform well. We will once again be able to improve benefits and hold rate increases to a minimum. We have made it easier for you to track transitioning staff. And we are committed to helping you understand how to get the most value from your benefit programs.

The UUA Health Plan website is updated regularly – go to www.uua.org/healthplan. If you have any questions, you can call Health Plan Coordinator Kati MacDonald at 617-948-4265 or Director Jim Sargent at 617-948-6405. We look forward to hearing from you.

Yours in health and community,

Jim Sargent, UUA Health Plan Director

