



## For Congregation Presidents, Treasurers and Board Members

**To:** Congregation President, Treasurer and Board Members  
**From:** UUA Health Plan Office  
**Date:** October 1, 2008  
**Re:** UUA Health Plan – Preparing for the 2009 Open Enrollment

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*The UUA Health Plan is just a month away from the next Open Enrollment Period. For the month of November, all eligible staff – everyone working 750 or more hours per year – will be able to join the plan effective January 1, 2009, even if they have not taken advantage of past enrollment opportunities.*

*Now is your congregation's opportunity to take a close look at your health insurance costs and policies regarding how you contribute to the cost of your staff's health insurance and to join nearly 300 other congregations that look to the UUA Health Plan for their health insurance coverage.*

*If your congregation already participates in the UUA Health Plan, we want to thank you again for trusting us with this very important employee benefit. If you are maintaining the same plan choices, there is nothing more you need to do. If you have staff who want to switch plans, Open Enrollment is the time to do it. We will be sending 2009 plan and rating details to all subscribing employers with your November invoice.*

### What to expect with the 2009 Health Plan Open Enrollment

The UUA Health Plan Trustees will make final decisions on 2009 plan enhancements and rates in early October. We will be widely distributing 2009 information immediately following the Trustees' decisions. Participating congregations will receive full details with their November invoices, an email reminder will go to administrators, and all employees participating in the plan will receive information by mail in late October. We will be sending emails to members of our professional groups, posting notices on professional group websites, and posting full Open Enrollment details on the Health Plan website at <http://www.uua.org/leaders/healthplan>. We encourage you to check the Health Plan website regularly for updates.

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 eight months 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.

### What Health Plan changes can you expect for 2009?

Here is a preview in three broad areas:

1. In 2008, we were able to offer an overall rate increase of only 4% (except for the 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.
2. 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 5<sup>th</sup> 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.





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 significant further improvements to our mental health and substance abuse benefits, both inpatient and outpatient, and we will be extending the eligibility period for dependents who no longer qualify as students.

**Those are the highlights.** 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 remain committed to helping you understand how to get the most value from your benefit programs.

Remember, the UUA Health Plan website is updated regularly – go to <http://www.uua.org/leaders/healthplan>. If you have any questions, you can call Health Plan 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

