



For Congregation Ministers, Presidents, Treasurers and Board Members

To: Congregation Minister, President, Treasurer and Board Members

From: UUA Health Plan Office

Date: January 7, 2009

Re: **What you can do if a staff member loses their non-UUA health insurance**

Open Enrollment for the UUA Health Plan for current employees has closed for January 1, 2009, but that does not mean that a staff member who loses non-UUA coverage has to wait a year to enroll. Loss of coverage is a Qualifying Event that creates a new 30-day window to join the UUA plan. The current economic climate makes it virtually certain that many congregations will have staff who need to find replacement coverage quickly. Please be sure to consider the UUA Health Plan. We now have 330 subscribing congregations; we have seen 30% growth over the last two years; and our *total* rate increase since we began in 2007 has been only 4%.

Loss of other coverage may be the most important reason to look again at the UUA Health Plan, but it is just one of several Qualifying Events. Enrollment is open at any time for new hires, and for birth, adoption, marriage, or an increase in hours to 750/year or more. Call us if you have a question about a “qualifying event”.

Other situations in which we allow an unrestricted 30-day enrollment opportunity with no pre-existing conditions:

1. If a congregation does not renew an existing group plan. Requires documentation of the renewal terms. Early data suggests that many small group plans will experience substantial renewal increases in 2009.
2. If benefits or rates change for an individual plan or for coverage under a spouse/partner's plan. Requires documentation of the changes.
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.
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.

Please do not miss out on this opportunity. We have created a UUA Health Plan to make quality coverage widely available and affordable. We're always happy to take your questions and help you to sort out your health insurance issues.

Yours in health,

Jim Sargent
UUA Health Plan Director

