

UUA Benefit Plans – What to do when you change congregations

When you are changing congregations, you have a lot to think about. One of the important details of the transition process that is often overlooked by ministers or simply mishandled by congregations is the transfer of benefits information. You have the expectation that your benefits will be continuous, and that there will no interruption in contributions to your retirement plan, and we want to make that happen. What follows are instructions for moving your benefits, plus a checklist and signoff form for both the congregation you are leaving and your new congregation. If you make the checklist part of your move, we can take care of the rest. We are asking you to copy the Health Plan Office on all move notifications, so that we can have one person checking that everything has been completed.

The UUA Health Plan

If you are in the UUA Health Plan

One of the advantages of the UUA Health Plan is that it offers consistent coverage everywhere in the United States. Those who are currently enrolled can keep the same plan (see #6 below for a discussion of other options), keep their ID card, and face no break in their coverage. There are few things you have to do:

1. Send an email to Kati Deneen in the Health Plan Office (healthinsurance@uaa.org) as soon as you know your end date at your current congregation, your starting date at your new congregation, and where you be living. *Your rate will change, based on your new zip code.* Your email will alert us to track your move status and follow up with you for the signoff form.
2. Check on the details of health insurance coverage with the congregation you are going to. A quarter of all UU congregations participate in the UUA Health Plan, but some have other plans in place and do not offer the UUA plan at all. Also, if you will be continuing the UUA plan, check your new rate (online at www.uaa.org/leaders/healthplan, click on Rate Calculator under Related Content), based on your new zip code and be clear with your new congregation on what your total health insurance cost will be and what contribution the congregation will make. Agree on a date that your coverage will be transferred. If the new congregation already participates in the UUA Health Plan, they have established a written policy regarding the coverage start date.
3. If your new congregation does not already participate in the UUA plan, and you and they agree that you will continue your UUA coverage, we will send the congregation a Subscription Agreement, which they must sign and return to the Health Insurance Office.
4. If your new congregation does not allow participation in the UUA plan, we will terminate your UUA coverage on the last day of the month you work for your old congregation.
5. If you will be continuing your UUA coverage with your new congregation, but there is going to be a coverage gap, we will allow you to continue your coverage for up to 60 days without electing a COBRA continuation. We can either bill you directly for that time (typically July, or July and August), OR you can make arrangements with your old congregation to make your July (or July and August) payment and reimburse them yourself. The payment arrangement must be documented on the signoff form. If there is going to be more than a two month gap, we will require you to elect COBRA for the entire period.
6. Your employment change is a “qualifying event” in health plan terms. This means that you have 30 days from your start at the new congregations to make changes to your coverage election as though it were an open enrollment period. You may change coverage level and add or delete coverage for your dependents.

If you have not yet joined the UUA Health Plan

Ministers make up about a third of our plan (and just under half of the people we cover in congregations). They come from congregations of all sizes, and from nearly every state. They join because the UUA plan offered superior coverage, or better pricing, or both, compared to what they

could purchase locally. Some join as an expression of social justice – as a way to help create a viable health insurance plan for congregations nationwide.

The UUA Health Plan is managed day to day by UUA staff, with oversight by its own Trustees, appointed by the UUA. We have contracted with Highmark Blue Cross Blue Shield, one of the most respected national Blue Cross Blue Shield organizations, to provide plan support – enrollment, billing, claims, dispute resolution, plus online support, member account access and web-based health support tools. The plan's funds and any surplus we generate are used for the exclusive benefit of participating UU congregations and plan members.

Please consider taking advantage of your transition to a new congregation to enroll in the UUA plan. The UUA Health Plan is fully described on www.uua.org/leaders. **Remember: you must enroll within 30 days from the date you start with your new congregation, or wait until the next open enrollment period.**

Contact us

Experience has taught that there will be other individual situations that we have not described. Remember that the UUA Health Plan is a contractual relationship and is bound by Trust rules. The key is to communicate with us as you transition so that we can assure your continued protection under the plan. If you are unsure about your individual situation, call Jim Sargent, UUA Health Plan Director, at 617 948-6405, or send an email to jsargent@uua.org.

The Group Insurance Plans

The UUA offers Group Life, Dental, and Long Term Disability coverage through the UU Group Insurance Plan Office (UUGIP). The plans are fully insured under a contract with Met Life, one of the premier insurers in the US. The UUGIP office handles all enrollment, billing, and collection activities. There are no regional differences in rates and generally no conflict with coverage already in place at the new congregation.

If you are in one or more of the GIP Plans

1. Send an email to Tracy Withy in the GIP Office (twithy@uua.org), with a copy to Kati Deneen (healthinsurance@uua.org) as soon as you know your end date at your current congregation, and your starting date at your new congregation. Your email will alert us to track your move status and follow up with you for the signoff form.
2. If you will be continuing your GIP coverage with your new congregation, but there is going to be a coverage gap, we will allow you to continue your coverage for up to 60 days. We can either bill you directly for that time (typically July, or July and August), OR you can make arrangements with your old congregation to make your July (or July and August) payment and reimburse them yourself. The payment arrangement must be documented on the signoff form.
3. If you are not continuing your coverages with your new congregation, we will terminate them on the last day of the month you work for your old congregation.
4. Your employment change is a "qualifying event". Under GIP/Met Life rules, you have 60 days from your start at the new congregation to make changes to your coverage election as though it were an open enrollment period. Beyond that time, there are special restrictions that apply to late entrants.

If you have not yet enrolled for Life, Dental, or Long Term Disability

You have 60 days from the start of employment to elect any of the GIP plans. Beyond that time, there are special restrictions that apply to late entrants.

The UUA Retirement Plan

1. The UUA Retirement Plan is administered by the Office of Church Staff Finances, using the services of Fidelity Investments. Email Joyce Stewart, UUA Retirement Plan Director (jstewart@uua.org), with a copy to Kati (Deneen) MacDonald (healthinsurance@uua.org). Your email will alert us to track your move status and follow up with you for the signoff form.

We want this process to go smoothly for you. After you have sent your email notifications to the Health, GIP, and Retirement Plans, take a few minutes to fill out the Benefits Transition Checklist and have it signed by a representative of the congregation you are leaving and from your new congregation. The completed form goes to Kati (Deneen) MacDonald in the Health Plan Office, who will take care of distributing it to the right people. If you have any questions, you can call Kati directly at 617 948-4265.