

## **IMPORTANT NOTIFICATION: 2010 UU GROUP INSURANCE PLANS (UUGIP)** **LTD, LIFE/AD&D, AND DENTAL**

*Effective January 1, 2010*, in order to enhance benefits and keep premiums steady, we will be changing the insurer to UNUM for the Long Term Disability (LTD), Life, and AD&D benefits. We are happy to report that with this change, monthly premiums for those insurances will not increase, yet benefits are enhanced as noted below:

- ❖ The LTD benefit will be increased from 60.0% to 66.7% of pre-disability income. *Remember, if long-term disability premiums are paid out of after-tax earnings, any benefits received are exempt from federal income tax. One way to accomplish this if the employer/congregation has paid the premiums from church funds is to add the amount of the annual LTD premiums to the employee's wages reported on the W-2 Form.*
- ❖ In addition to the increased LTD benefit, a COBRA wrap-around benefit will be available that could provide up to \$600/month for 30 months toward the cost of the participant's ***health*** insurance premiums. This new benefit is available only to those employees who are enrolled in their employer-provided health plan (e.g. the UUA health plan or another provided by the congregation, district, or other related organization) at the time of the onset of the disability, and subsequent approval of their LTD claim. This benefit does not extend to individuals who are reimbursed for coverage obtained outside the workplace or if the individual is a dependent upon a spouse's/partner's plan.
- ❖ Life insurance will be portable (with premium based on individual age rating) if an employee leaves UUA-related employment.
- ❖ The Life insurance maximum benefit amount has been increased by 33.33% from \$150,000 to the new maximum of \$200,000.

### **NOTE:**

For employees whose annual income (salary plus housing for ministers) is more than \$75,000, be sure to email your updated income figure to the UUGIP office ([lrose@uua.org](mailto:lrose@uua.org)) in order to take full advantage of the newly expanded maximum life insurance benefit.

**DENTAL:** We will remain with MetLife for dental coverage; dental premiums will increase by 11% beginning on 01/01/2010. The new individual dental monthly premium will be \$46.50; the new family dental monthly premium will be \$112.75.

**ALREADY ENROLLED?** For participants already enrolled with UUGIP coverage, continuing your insurance requires you to do nothing. We do invite you to take this opportunity to review your enrollment with your congregation/employer.

### **PLANNING TO ENROLL?**

- The previous eligibility requirement of "half-time or more," has been changed to allow enrollment to eligible employees who work at least 750 hours per year. This is consistent with the UUA Health Plan's eligibility requirement.
- If any co-workers in your congregation/eligible organization are not covered by our group insurance plans, there will be an Open Enrollment period during February 2010 for Life and LTD. No medical underwriting will occur during that month. For more information or enrollment materials contact Linda Rose at:  
[lrose@uua.org](mailto:lrose@uua.org) or (617) 948-4265.