

October 24, 2023

To: Congregational Leaders
Fr: Rev. Richard Nugent, Director, UUA Church Staff Finances
Re: UUA Benefits/Open Enrollment 2024 Coverage

The Annual Open Enrollment period for the **UUA Health and Dental Insurance Plans** begins November 1 and ends November 30, 2023. If you are enrolled as an individual in either the UUA Health Plan or UUA Dental Plan, you will receive an email providing more information. This message is a summary to help congregational leaders, staff and lay, plan for the 2024 calendar year.

Information will be posted on the UUA Insurance Plans website (<https://www.uua.org/finance/compensation/insurance-plans>) during the week of October 23. An Open Enrollment webinar is scheduled for October 25 at 2pm Eastern. For more information, including specific rate information, contact our Insurance Plans Staff at InsurancePlans@uua.org. The UUA website will have the new rate tables by early November. (Note: The UUA Health Plan is open to all congregational employees in participating congregations who work 750 hours or more annually).

Health Plan Context: The UUA Health Plan is a values-driven plan with a generous benefit profile. This includes a flexible provider network, an emphasis on primary care and mental health coverage, a travel benefit to reach out-of-state care, and specific benefits grounded in our commitment to gender equity such as gender-affirming care and options to support conception. When our UU employers buy into this plan, they are supporting access to these benefits for their staff as well as our entire community of professional leaders.

Over the past five years, the UUA Health Plan has been committed to keeping premium increases as low as possible so that the plan remains affordable. We have had an average of 4.7% annual increases since 2018, including one year with a 0% increase. However, as the COVID pandemic becomes less acute, we have seen claims within our participant base continue to rise. Last year, the UUA infused the Health Plan reserves with \$1 million to help balance this demand. We remain aware that the U.S. health care system is struggling to hire enough providers, including mental health professionals who specialize in pediatric care, as well as treating Black, Indigenous and People of Color (BIPOC) and transgender/nonbinary individuals.

With this year's premium increase, the UUA has begun to explore strategies to increase the stability and sustainability of our participant base. We will be communicating more about this with you in the year ahead. We are committed to ensuring our religious

professionals have access to equitable and affirming health care option, and thank all of our members for their trust and investment in the UUA Health Plan.

2024 Health Insurance Premium/Benefits: Health care costs, particularly prescription drugs, keep rising at rates higher than the general inflation rate. Nationally, insurance plans are seeking ways to reduce benefits and to control premiums, even still many plans are facing double-digit rate increases for 2024. So, too, is the UUA Health Plan. The UUA Health Plan Committee has set a 12.5% premium increase for our various plans. Premiums vary by age and some participants will additionally see a small age adjustment. The Committee also raised the PPO Deductible by \$300 from \$1,500 to \$1,800, and the out-of-pocket maximum for all plans by \$500. We are not reducing any of our benefits including:

- The full array of comprehensive reproductive health services;
- Access to IVF services for same gender couples;
- Comprehensive trans-related services;
- Travel reimbursement for plan participants who must seek appropriate medical care more than 100 miles from home.
- Access to UUA Insurance Plans Staff to resolve reimbursement or benefit coverage issues that may arise with Highmark Blue Cross/Blue Shield which processes claims on behalf of our members.

UUA Dental Plan: Open enrollment is also an opportunity to enroll or change options in the UUA Dental Plan. We were able to negotiate a 0% premium increase for 2024, and there are no plan changes. If you are contemplating retirement in the next few years, keep in mind that you may be able to retain our dental insurance into retirement which is a significant benefit. Also, the UUA Dental Plan includes a vision benefit through EyeMed, at no additional charge.

November is Open Enrollment Month for our Health and Dental Plans. Do Your Employees Have Access to the UUA Plans? For congregations currently offering our Health and/or Dental Plans, your staff already know the value of the UUA insurance plans. For congregations not yet making these Plans available, I invite you to consider doing so in 2024. Reach out to InsurancePlans@uua.org to learn about becoming a participating employer.

UUA Life/Disability Insurance: While there is no Open Enrollment for our Life and Long-Term Disability insurance plans, I am pleased to report that there is no 2024 premium increase for either plan. New employees need to enroll in the Life and Disability plans during their first 60 days of employment – otherwise medical underwriting is required. For more information about Dental, Life, or Disability insurance, please view: <http://www.uua.org/finance/compensation/uua-insurance-plans>

Compensation and Staffing News: Jan Gartner, UUA Compensation and Staffing Practices Manager (JGartner@uua.org), produces an informative monthly newsletter for congregational leaders and staff. The November edition will include links to updated insurance pages for Open Enrollment along with revised Salary Program information for the 2024-2025 program year. To sign up and/or read recent issues, go to: <https://www.uua.org/offices/staff/mfd/ocsf/publications>

Community is one of the essential traits of Unitarian Universalism. While individuals can do much, collectively we can do much more. A prime example of our coming together as a community of faith is the UUA Health Plan. Our Health Plan truly belongs to the UUA itself, with benefits reflecting UU values and policy decisions made by a committee of Unitarian Universalists who have experience in insurance, human resources, and/or the provision of health care.

Through the efforts of a team of visionaries, the UUA Health Plan was created and started enrolling congregational staff in 2007. Sixteen years later, our health plan offers three different plan levels and a Medicare Supplement. Close to 1,000 employees and their families in more than 320 congregations look to the UUA Health Insurance Plans for their health care coverage. The UUA Health Insurance Plan is a great example of what UU congregations, working with the UUA National Office, can do when we work together as a team.

During these challenging times, please practice self-care and community care. Of course, I welcome your communicating directly with me.

Along the path, together,

**Richard
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