

October 7, 2025

**To: Congregational Presidents, Treasurers, Ministers,
Administrators, Leadership of UUA-Related Organizations**
Fr: Rev. Richard Nugent, Director, Church Staff Finances
Hugh Dennis, Deputy Director/Insurance Plans Director
Jeannie Kelly, Chair, UUA Employee Benefits Trust
Re: 2026 UUA Health Plan Premiums

Dear Friends:

We are writing to inform you of the 2026 premium increase for the UUA Health Plans. Before doing so, some context is important. As you undoubtedly know, health care in America is in serious danger. Millions of our neighbors are expected to lose their insurance in the coming months due to political decisions while many more are facing significant premium increases. The average increase of plans under the Affordable Care Act (Obamacare) will be between 15 to 20 percent. Many, if not most, health plans are facing similar increases. These increases are due to many factors, including the skyrocketing costs of drugs and rising provider costs. Sadly, the UUA Health Plan is not immune to market trends.

The UUA Employee Benefits Trust, appointed by the UUA Board, voted to increase the base premium for 2026 by 19.5 percent. The decision to implement such a significant increase was most difficult, but it was necessary to ensure the viability of our Plan. Once again, the national health care system is badly broken, something that our General Assembly has recognized through the years in calling for a national health care program. We realize this is not good news, especially in the context of budgets already strained. Yet providing quality benefits to staff is critical and in keeping with our progressive faith values.

Our Own Plan

Our Health Plan is “owned” by the UUA: we are able to make our own decisions about benefits, rates, and all aspects of plan design. A traditional fully insured “group plan” would not provide these benefits, rates, and flexible plan design. We appreciate the ongoing support of our Health Plan by so many of our congregations and UU-related organizations.



Plan Changes of Note

There are two major changes to our plans for 2026:

- On a positive note, we are removing the deductible for all pharmaceuticals that was implemented last year. We recognized that this provision provided a hardship to many plan participants last year. The Pharmaceutical Deductible of \$250 remains for Specialty Drugs, but only Specialty Drugs.
- On a more challenging note, given ongoing challenges in the fiscal sustainability of their cost, we are limiting the provision of GLP-1 drugs to only individuals who have Type 2 Diabetes.

Allow us to share just a few ways that the UUA Health Plan is significantly different from other insurance plans.



Personalized Customer Service

Perhaps most importantly, our plan participants have direct access to our own insurance plans staff. This committed three-member team is available to answer questions, intercede with Highmark Blue Cross (our insurance partner) to resolve reimbursement issues, and assist plan participants in myriad other ways. If you call other insurance providers, calls are almost always answered by a call center – where employees may be rewarded for declining to pay claims, rather than for providing high quality care. Our team understands that their work administering our insurance plans is ministry, ministry often occurring during trying times – after a plan participant gets a difficult diagnosis, is facing issues of pre-approval requirements for necessary treatment, or needs to resolve claims-related payment issues.

Benefits Aligned with UU Values

Travel Reimbursement: If a plan participant is unable to secure appropriate medical care within 100 miles of their home, the UUA Health Plan will provide reasonable reimbursement for travel expenses. While initially started in response to restrictions to reproductive choice benefits and gender-related services, this benefit applies to all medically necessary treatments not found close to home.

Mental Health Services: One of the greatest challenges in today's health care landscape is finding appropriate mental health professionals – psychologists and psychiatrists with expertise in the lived identities of

our plan participants. Finding “in-network” mental health professionals is an additional layer of challenge. To help rectify this problem, our health plan offers access to tele-med mental health services, with providers identified by their expertise and identities.

Fertility Treatment for All Couples: Same-gender couples are often frustrated by restrictions imposed by insurance companies that effectively limit access to IVF services. The UUA Health Plan Staff, working with plan participants seeking IVF treatment, strives to ensure timely access, which is essential as couples seek to build/expand their families. They are available to help resolve any problems with insurance coverage, as well.

Gender Affirming Care: Transgender, nonbinary and intersex individuals often face barriers to access treatment by knowledgeable health care providers. The UUA Health Plan covers a range of gender-affirming treatment options, and our team works with individuals to resolve issues when they arise.

Special Needs Children: The UUA Health Plan has reinstituted a benefit for parents of special needs children that provides up to \$2,500 annually for disability-related expenses that are not covered by traditional health insurance such as neuro-psychological testing, which is considered educational rather than medical.

Hearing Aids: Another benefit that has recently been reinstated is reimbursement for the purchase of hearing aids, up to \$3,000 every other year. Few health plans offer any hearing aid benefit.

Learn More

Open Enrollment begins November 1. You can find detailed information about our plans at:

<https://www.uua.org/finance/compensation/insurance-plans>.

In addition to the base rate, premiums are based on an employee’s plan choices, age, home zip code, and coverage level. We will update our Premium Calculator by the end of October.

Remember, all employees who work 750 hours or more annually are eligible for our insurance. Many congregations cover 80% (or more) of the premium for all employees who work half-time or more. Others pro-rate their contribution based on hours.



The UUA Insurance Plans Team will be holding an Open Enrollment webinar on **Tuesday, October 14th at 1:00 PM ET** to answer any questions you have and review everything you need to know to enroll during this period.

Open Enrollment Webinar

Date: Tuesday, October 14, 2025

Time: 1:00–2:00 PM ET

To register for the Open Enrollment webinar, click the link below:

<https://events.teams.microsoft.com/event/3af3e78e-be29-4161-b531-9f6419bac34f@233fa3af-2880-4973-8c97-849b33720752>

In the meantime, please feel free to reach out to our insurance staff team at InsurancePlans@uua.org, or to any of us with questions.

On the path, together,

Rev. Richard Nugent
Director, UUA Church Staff Finances
RNugent@uua.org

Hugh Dennis
Deputy Director, Church Staff Finances and
Insurance Plans Director
HDennis@uua.org

Jeannie Kelly, RN
Chair, UUA Employee Benefits Trust
Kelly.Jeannie@gmail.com

