

IMPORTANT OPEN ENROLLMENT DETAILS

October 29, 2025

To: Congregational Presidents, Treasurers, Ministers,
Administrators, and Leadership of UUA-Related Organizations
Fr: Rev. Richard Nugent, Director, Church Staff Finances
Hugh Dennis, Deputy Director, Church Staff Finances
Jeannie Kelly, RN, Chair, Employee Benefits Trust
Re: **Three Pieces of Good News for the 2026 Open Enrollment**

Dear Friends:

We recently communicated the hard news of our larger-than-usual Health Plan premium increase: <https://www.uua.org/files/2025-10/UUA%202026%20Premium%20Increase%202025-10-7%20Final.pdf>. Today's message is about truly excellent news as we prepare for Open Enrollment, along with general information and a note about our Health Plan.



1. Stable Rates for 2026

With the exception of the Health Plan, **there will be no premium increases for UUA insurance products.** Dental, Life, Long-Term Disability, and Hospital and Accident Indemnity are all being offered at the 2025 rates.

2. Dental Plan Transitions to Delta Dental

We are excited to share the news that we are **transitioning our dental plan from Guardian to Delta Dental in 2026.** Delta is the largest network of dental providers in the United States. This means that more of our plan participants and service will be covered in-network, providing substantial savings.

Those currently covered by Guardian's dental plan will be seamlessly transitioned to Delta Dental. Premiums and benefits will remain the same including the EyeMed Vision Benefit. And Delta Dental offers an app that provides many additional benefits.

What many individuals don't understand about dental insurance, is that individuals without insurance pay substantially more for their dental work than individuals with insurance. Delta Dental negotiates a lower

charge for plan participants, and then, individuals get a reimbursement for a substantial portion of the expense of the procedure.

3. Rare Opportunity: Life and Long-Term Disability Open Enrollment

Normally, a staff member must be enrolled in Life and Long-Term Disability (LTD) within 60 days of their start date. Otherwise, they become ineligible unless they undergo medical underwriting – an evaluation of their health status. All too often, we learn of employees who were eligible upon hire (scheduled to work 750+ hours/year) but did not get enrolled – many were unaware that these plans were available to them.

This year, **Guardian, our Life and LTD insurance carrier, has agreed to an Open Enrollment opportunity** for these important forms of coverage. This is only the second time in 17 years that we have been able to offer Open Enrollment for Life and LTD. Please make sure that all of your eligible staff are told of this chance to enroll without the need to provide evidence of insurability.



General Open Enrollment Information

- Open Enrollment for 2026 runs from November 1, 2025 to December 12, 2025.
- Current enrollees do not need to re-enroll unless they are making changes.
- ***If you offer a UUA insurance plan to one staff member, you must offer that same plan to all eligible employees.*** The UUA sets the eligibility criteria, not the congregation. All staff scheduled to work at least 750 hours/year are eligible.
- Congregations may set their own policies for premium contributions. Although you can choose to make Life and LTD available at the employee's expense, we recommend covering them in full for eligible staff. These premiums are proportional to salary. Recommendations for Health/Dental contributions can be found on our Benefit Recommendations page:
<https://www.uua.org/leaderlab/benefit-recommendations>.

Long Term Disability Protects Both the Employee and the Congregation/Employer

Long Term Disability (LTD) Insurance provides 60% of salary (and housing) to individuals found eligible by Guardian. While an individual remains disabled, benefits continue until age 65, or for 1-2 years if an individual is 65 or more years of age.

Through the years, we've chatted with congregational leaders, both lay and religious professionals, about long-tenured staff who have been diagnosed with cancer, heart-disease, or a stroke whose only source of income is the congregation. And they were without LTD insurance. Disability Insurance, obviously, protects the employee, but it also protects the congregation/employer.

We encourage you to enroll your staff in this critically important benefit during this rare Open Enrollment opportunity.

Life Insurance

Again, this Open Enrollment opportunity is very rare. Employees enrolled in our life insurance plan are covered for two times their salary (and housing) up to \$200,000. Limited coverage also applies to spouses and children. At age 65, benefits are reduced, and again at age 70.

Our life insurance is extremely affordable, and enrolled employees protect their loved ones or loved institutions.

UUA Health Plans: A Further Word

For more than 18 years, the UUA has offered an extraordinary health insurance program. We plan to continue doing so for years to come and your partnership is essential. More participants in our Health Plan means greater financial stability. **THIS IS WHERE YOU COME IN!**

The same factors that caused our significant rate increase are in play for other plans, too – employer-sponsored, ACA, and private plans. As we've said before, we are operating within a badly broken national system. Some plans have implemented rate hikes much greater than ours for the coming year. Additionally, many have instituted coverage and plan design changes that shift significant costs from employers to employees.





If you have eligible employees on other health plans, this is an important time for them to review their options. Please ensure that all of your staff are clear about their eligibility for the UUA Health Plan, including your contribution policy. The UUA Health Plan offers plan participants extraordinary benefits compared to other plans. A few examples:

- Travel Reimbursement for medical care not available within 100 miles of home;
- The option of tele-med mental health services with a searchable database listing the identities/expertise of therapists;
- Fertility Treatment for All Couples;
- Gender Affirming Care;
- An Allowance for Children with Special Needs;
- An Allowance to help cover the cost of Hearing Aids; and
- A Dedicated team of UUA Insurance Plans Staff who can answer questions, resolve reimbursement issues, and assist plan participants in myriad other ways.

One change for 2026 which we haven't communicated to you yet is the decision to totally eliminate the separate pharmaceutical deductible that was put in place last year. We're sure this will be welcomed news to Plan participants.

If you don't currently offer our Plan, we encourage you to consider doing so. How do the benefits of the insurance you currently provide compare to those offered by our Plan? Offering our insurance plans and our retirement plan is a way to demonstrate your commitment to living our Unitarian Universalist values.

Your employees who work 750 hours or more annually are eligible for our insurance. Some congregations cover 80% (or more) of the health plan premiums for all employees who work half-time or more. Others pro-rate their contribution based on hours. Again, see our Benefit Recommendations page: <https://www.uua.org/leaderlab/benefit-recommendations>.

Learn More

If you are not currently our Health and/or Group Insurance Plans, you can find detailed information about our plans at:

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

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

We hope you take seriously this invitation to offer the UUA Health, Dental, Life, and Disability Plans to the employees of your organization.

On the path, together,

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