

UUA INSURANCE PLANS



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WHAT WE OFFER

The UUA is proud to offer a wide range of valuable benefits for our UU colleagues. Our goal is to provide benefits that reflect our Unitarian Universalist values and ensure equity for all.

HEALTH

DENTAL & VISION

LIFE INSURANCE & AD&D

LONG-TERM DISABILITY

HOSPITAL & ACCIDENT INDEMNITY



WHAT'S NEW FOR 2026

- **Base health premium increase:** 19.5%
- **Dental coverage:** Switching to Delta Dental starting January 1, 2026
- **Prescription coverage update:** Pharmacy drug deductible removed
(excludes specialty drugs)

HEALTH PLAN OPTIONS

Highmark Blue Cross Blue Shield

- Standard PPO(Gold)
- High Deductible Silver with HSA
- High Deductible Silver without HSA
- High Deductible Bronze with HSA
- High Deductible Bronze without HSA
- Medicare Supplement

WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

A Health Savings Account (HSA) is a tax-advantaged savings account that you can use to pay for qualified medical expenses. You can contribute money pre-tax, it grows tax-free, and withdrawals for eligible healthcare costs are also tax-free. HSAs are only available if you're enrolled in a High Deductible Health Plan (HDHP).

IS AN HSA RIGHT FOR YOU?

Qualified High-Deductible Health Plans (QHDHPs) and Health Savings Accounts (HSAs) are designed to be used together. Since QHDHPs generally have lower monthly premiums and more out-of-pocket costs, HSAs help you pay for qualified health care expenses like prescriptions, coinsurance, vision, dental, and more until you reach your deductible.

IT'S PORTABLE INCOME

UNLIKE OTHER SPENDING ACCOUNTS, YOU OWN YOUR HSA. THE MONEY YOU PUT INTO AN HSA IS YOURS, EVEN IF YOU CHANGE JOBS, HEALTH PLANS, OR RETIRE.

IT GROWS

MONEY IN YOUR HSA ROLLS OVER FROM YEAR TO YEAR, EARNING INTEREST. YOU CAN EVEN INVEST YOUR HSA MONEY.

IT GETS TRIPLE TAX SAVINGS

INCOME TAX: MONEY IS TYPICALLY TAKEN OUT OF YOUR PAYCHECK BEFORE INCOME TAX. INTEREST: YOU ARE NOT TAXED ON INTEREST OR EARNINGS ON YOUR ACCOUNT. QUALIFIED EXPENSES: YOU DON'T PAY TAX WHEN YOU USE YOUR MONEY ON QUALIFIED MEDICAL EXPENSES.

STANDARD PPO (GOLD)

Preventative Care	Diagnostic Services
Pediatric and Adult Diagnostic Services and Procedures	Advanced Imaging (MRI, CAT, PET scan, etc.)
Pediatric and Adult Physical Exams	Outpatient Diagnostic Services
Pediatric and Adult Immunizations	Standard Imaging
Routine Gynecological Exam	Pathology/Laboratory
Routine Pap Smear	Allergy Testing
Mammograms (Annual Routine)	Diagnostic Medical

This is good for you if:

- You want predictable costs with copays for doctor visits and prescriptions
- You expect frequent medical visits, chronic condition management, or ongoing care needs
- You expect frequent medical visits, chronic condition management, or ongoing care needs

HIGH DEDUCTIBLE (SILVER)

with and without HSA

Key Benefits

- \$3,000 individual deductible, \$6,500 OOP max
- 85% coverage after deductible on most in-network services
- Integrated prescription and medical deductible
- Good middle-ground for someone who wants HSA savings + reasonable coverage

THIS IS GOOD FOR YOU IF:

- You're relatively healthy and don't anticipate frequent medical care
- You want to save money on premiums and are willing to pay more upfront for care if needed
- WITH HSA: You want to take advantage of a Health Savings Account (HSA) with tax-free contributions

HIGH DEDUCTIBLE (BRONZE)

with and without HSA

KEY BENEFITS

- \$6,000 individual deductible, \$7,500 OOP max
- 80% in-network coverage after deductible
- Preventive care (including physicals, immunizations, well-woman exams) 100% in-network coverage
- Integrated prescription and medical deductible

THIS IS GOOD FOR YOU IF:

- You rarely use medical care and want the lowest monthly premiums
- You're comfortable covering costs out of pocket if something comes up.
- You prefer to use insurance mainly for catastrophic coverage or major unexpected events.

MEDICARE SUPPLEMENT

HOW DOES IT WORK?

Medicare (Parts A and B) pays first. It covers about 80% of approved medical costs.

The Medicare Supplement Plan (sometimes called "Medigap") helps pay the other 20% on things like deductibles, coinsurance, and copays.

The Medicare Supplement Plan works alongside your regular Medicare coverage, it **doesn't** replace it.

WHO IS ELIGIBLE?

The UUA Health Plan offers our Medicare Supplement for active employees whose age 65+ and qualified retirees whose age is 65+. In order to enroll in the supplement, enrollees must be enrolled in Medicare parts A and B prior to enrolling.

HEALTH PLAN PREMIUM CALCULATOR



Unitarian Universalist Association

Health Insurance Premium Calculator

2025 Monthly Rate

Please complete the following fields (then click Calculate Total Monthly Premium button below):

Plan Selected Bronze Plan, HD, HSA-Eligible	Employee Birth Year 1900
Single, Couple or Family Rate Employee Only	Employee Zip Code (Choose First Three digits) 010
Total Monthly Premium	Calculate Total Monthly Premium
	Please Complete User Input

HEALTH PLAN PREMIUM CALCULATOR

PREMIUM BREAKDOWN

To calculate the employee and dependent(s) portion of the health premium:

1. First, select Employee Only in the calculator and write down that amount.
2. Then, change the selection to Employee+Spouse, Employee+ Child(ren), or Family and note that amount.
3. Subtract the Employee Only amount from the full amount including dependents, the difference is the Spouses portion of the premium.

EXAMPLE:

Employee only- \$500
Employee+Spouse- \$700

$\$700 - \$500 = \$200.00$

DENTAL INSURANCE

Delta Dental

Dental Plan Transition Coming in 2026

- We're moving from Guardian to Delta Dental, the largest dental network in the U.S.
- More providers will now be in-network, helping you save more on dental care.
- Premiums and benefits will stay the same.
- Current members will be automatically transitioned—no action needed.
- Delta Dental's mobile app offers easy access to tools, coverage details, and savings.



DENTAL INSURANCE (VISION INCLUDED)

**Dental is provided by Delta Dental
Vision is provided by EyeMed**

EMPLOYEE ONLY

\$65/MONTH

EMPLOYEE+DEPENDENT

\$130/MONTH

FULL FAMILY (3 OR MORE)

\$150/MONTH

VISION INSURANCE

EyeMed

If you enroll in dental insurance, vision benefits are covered through EyeMed at no extra charge. Keep in mind that the insurance companies are separate. Delta provides Dental and EyeMed provides Vision.

All EyeMed cards are sent as a digital card as a part of their Go Green initiative. You can access these cards using your online member portal.

HOSPITAL INDEMNITY

Guardian

A hospital stay can be stressful enough without worrying about unexpected costs. Guardian Hospital Indemnity Insurance provides cash payments directly to you to help cover expenses your health plan may not, so you can focus on recovery, not bills.

Highlights:

- Provides cash benefits for covered hospital admissions or stays
- Helps pay for out-of-pocket costs like deductibles, co-pays, and travel
- Can be used for everyday needs such as childcare or household bills while you recover
- Works as an affordable supplement to your health insurance
- Portable coverage - take it with you if you change jobs

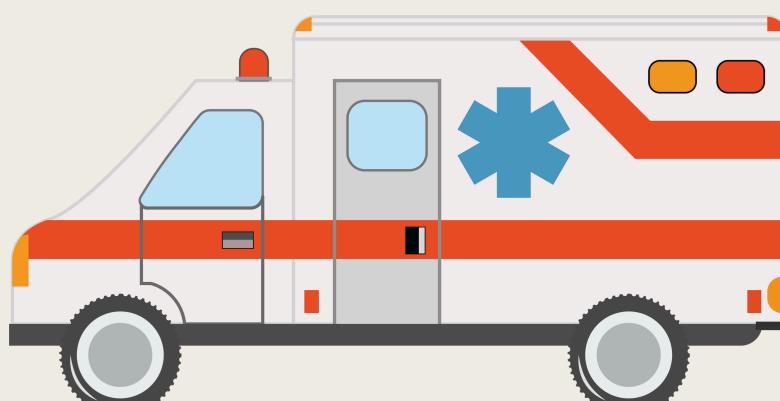
ACCIDENT INDEMNITY

Guardian

Accidents happen when we least expect them. With Guardian Accident Insurance, you get extra protection that helps ease the financial impact of an unexpected injury. Cash benefits are paid directly to you to help cover costs your health plan doesn't.

Highlights:

- Provides cash benefits after a covered accident - paid directly to you
- Helps cover out-of-pocket expenses like ambulance rides, ER visits, or hospital stays
- Affordable way to supplement your medical and disability coverage
- Can help with everyday expenses while you recover
- Portable coverage - take it with you if you change jobs



LIFE AND LTD

Guardian

Life Benefit

- Value: 200 percent of annual salary (salary plus housing allowance in the case of ordained clergy), up to a maximum of \$200,000
- In order to adjust for actuarial risk, the amount of coverage at:
 - age 65 is 60% of the original amount
 - age 70 the benefit payable is 35% of the original amount
 - Premiums are adjusted accordingly

Long Term Disability Benefit

- Income Replacement: Sixty Percent (60%) of pre-disability salary of the insured employee (salary plus housing allowance in the case of ordained clergy)

EMPLOYEE ASSISTANCE PROGRAM



Help for what matters most

Your employee assistance program

Our Employee Assistance Program offers services to help promote well-being and enhance the quality of life for you and your family.

Support and guidance are available for assistance with family and personal issues online at worklife.uprisehealth.com and by phone at 1-800-386-7055.



Help with health	Help with family	Help with legal and financial
• Healthy living	• Parenting support	• Legal issues
• Stress management	• Child and elder care	• Will preparation
• Mental health	• Learning programs	• Taxes and debt
• Diet and fitness	• Special needs help	• ID theft services
• Overall wellness		• Financial tools and assistance
		• Medical bill negotiation tools