



The Pension Boards
United Church of Christ, Inc.

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2016 UCC Medical and Dental Benefits Plan Rate Announcement

We hope this letter finds you in good health, and in peace.

Thank you for being a part of the UCC Medical and Dental Benefits Plan, which assists thousands of clergy and lay employees, and their eligible dependents, in meeting ever-increasing health care costs.

We are pleased to report that the Plan is in a stable financial position, with adequate reserves to cover unexpected high claims and contingencies. The Plan also continues to benefit from the purchasing power created by group purchasing partnerships with the health benefit plans of other denominations.

For the 2016 Plan Year, the Non-Medicare Plan, the Medicare Supplement Plan with Rx, and the Vision Plan will experience a rate increase of 5%. Rates for the Dental Plan will remain unchanged from 2015 levels. This rate action is significantly less than what is being experienced nationwide. Individual contribution rates will vary, depending upon changes to tier and/or age bands as of January 1, 2016.

Please note the following rate actions and benefit enhancements for the 2016 Plan Year:

- Non-Medicare Health Plan: 5% increase
 - No Change to Deductibles and Pharmacy Co-Pays
 - Physical, Speech, Occupational Therapies: Remove Coverage Limits
 - Acupuncture Services: Remove Coverage Restrictions
 - Hearing Aids: Increase Allowance to \$3,000
- Medicare Supplement Plan with Rx: 5% Increase
 - No Change to Deductibles and Pharmacy Co-Pays
 - Physical, Speech, Occupational Therapies: Remove Coverage Limits
 - Acupuncture Services: Remove Coverage Restrictions
 - Hearing Aids: Increase Allowance to \$3,000
- Vision Plan: 5% Increase
- Dental Plan: No Change

Information regarding all Health, Dental, and Vision Benefits may be found on the Pension Boards' website: www.pbucc.org. If you have any questions, please do not hesitate to contact a Health Services Representative at 1.800.642.6543, ext. 2870.

Sincerely,

Frank Loiacono
Director, Health Plan Operations

HDRE2016 - 1338

Quarterly Rates for 2016 (Non-Medicare Standard Rates for Members Age 41 and Over)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 2,411.25	\$ 2,050.50	\$ 1,651.50
Two adults	\$ 4,786.50	\$ 4,111.50	\$ 3,313.50
One adult with child(ren)	\$ 4,706.25	\$ 4,048.50	\$ 3,264.00
Two adults with child(ren)	\$ 5,155.50	\$ 4,342.50	\$ 3,490.50

Quarterly Rates for 2016 (Non-Medicare Standard Rates for Members Age 40)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 1,808.25	\$ 1,538.25	\$ 1,239.00
Two adults	\$ 3,590.25	\$ 3,084.00	\$ 2,485.50
One adult with child(ren)	\$ 3,529.50	\$ 3,036.75	\$ 2,448.00
Two adults with child(ren)	\$ 3,867.00	\$ 3,257.25	\$ 2,618.25

Quarterly Rates for 2016 (Non-Medicare Rates for Members Age 35 through 39)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 1,278.00	\$ 1,086.75	\$ 875.25
Two adults	\$ 2,536.50	\$ 2,178.75	\$ 1,756.50
One adult with child(ren)	\$ 2,494.50	\$ 2,145.75	\$ 1,730.25
Two adults with child(ren)	\$ 2,732.25	\$ 2,301.75	\$ 1,850.25

Quarterly Rates for 2016 (Non-Medicare Rates for Members Age 30 through 34)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 1,398.75	\$ 1,189.50	\$ 957.75
Two adults	\$ 2,776.50	\$ 2,385.00	\$ 1,921.50
One adult with child(ren)	\$ 2,730.00	\$ 2,348.25	\$ 1,893.00
Two adults with child(ren)	\$ 2,990.25	\$ 2,518.50	\$ 2,024.25

Quarterly Rates for 2016 (Non-Medicare Rates for Members Age 25 through 29)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 1,302.00	\$ 1,107.00	\$ 891.75
Two adults	\$ 2,584.50	\$ 2,220.00	\$ 1,789.50
One adult with child(ren)	\$ 2,541.75	\$ 2,186.25	\$ 1,762.50
Two adults with child(ren)	\$ 2,784.00	\$ 2,345.25	\$ 1,884.75

Quarterly Rates for 2016 (Non-Medicare Rates for Members Under Age 25)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 843.75	\$ 717.75	\$ 578.25
Two adults	\$ 1,675.50	\$ 1,439.25	\$ 1,159.50
One adult with child(ren)	\$ 1,647.00	\$ 1,416.75	\$ 1,142.25
Two adults with child(ren)	\$ 1,804.50	\$ 1,520.25	\$ 1,221.75

Medicare Supplement Plan with Rx Rates for 2016

Medicare Supplement Plan	Quarterly Rate
Single	\$865.50
Single w/Medicare Child(ren)	\$1,644.75
2 Medicare Adults	\$1,644.75
2 Medicare Adults w/Medicare Child(ren)	\$2,163.75
With Plan A	
Single w/ Non-Medicare Children	\$2,934.75
2 Medicare Adults, w/ Non-Medicare Child(ren)	\$3,375.75
2 Adults, one Non-Medicare	\$2,904.75
2 Adults, one Non-Medicare, w/ Non-Medicare Child(ren)	\$3,397.50
2 Adults, one Non-Medicare, w/ Medicare Child(ren)	\$3,036.75
With Plan B	
Single w/ Non-Medicare Children	\$2,583.00
2 Medicare Adults, w/ Non-Medicare Child(ren)	\$2,942.25
2 Adults, one Non-Medicare	\$2,556.00
2 Adults, one Non-Medicare, w/ Non-Medicare Child(ren)	\$2,977.50
2 Adults, one Non-Medicare, w/ Medicare Child(ren)	\$2,769.00
With Plan C	
Single w/ Non-Medicare Children	\$2,193.00
2 Medicare Adults, w/ Non-Medicare Child(ren)	\$2,473.50
2 Adults, one Non-Medicare	\$2,169.00
2 Adults, one Non-Medicare, w/ Non-Medicare Child(ren)	\$2,499.75
2 Adults, one Non-Medicare, w/ Medicare Child(ren)	\$2,734.50

**UCC Dental Benefits Plan
Standard Plan – Dental 1800**

Coverage Tier	Quarterly Rate
Single Adult	\$122.25
Two Adults	\$236.25
Single + Child(ren)	\$240.00
Two Adults + Child(ren)	\$270.00

**UCC Vision Plan
(for Service Year beginning April 1, 2016)**

Coverage Tier	Annual Rate
Single Adult	\$100.00
Two Adults	\$183.00
Single + Child(ren)	\$164.00
Two Adults + Child(ren)	\$249.00

Churches and employers that wish to transfer among Health Plans A, B, or C may do so during the Plan Selection Period, available through November 15, 2015, for coverage to become effective January 1, 2016. Please contact Member Services toll-free at 1.800.642.6543, Option 6. There is no need to respond if no change in coverage is desired.