2020 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 healthcare 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 2020 Plan Year, please note the following rate action:

- UCC Non-Medicare Health Plan: 3% increase; no change to deductibles
- UCC Medicare Supplement Health Plan w/Rx: 3% increase; no change to deductibles
- UCC Pharmacy Benefit Plan: no change to co-pays
- UCC Dental Benefit Plan: no change
- UCC Life and Disability Income Plan: no change
- UCC Vision Benefit Plan: no change

Please note that individual employee health plan contribution rates will vary depending upon changes to coverage tier and/or age bands as of January 1, 2020.

In keeping with our commitment to "go green", churches/employers will be able to view 2020 rates for their employees online. For specific rates, please visit our website, www.pbucc.org, click on the "2020 Rate Locator" found on the home page, and follow the instructions.

Please note the following benefit enhancements for the 2020 Plan Year:

- Non-Medicare Health Plan:
  - Availability of Telemedicine/Telehealth services
  - Increased access to Urgent Care Services for Plan B and C participants
  - New Plan offering called Plan HSA: This is a High-Deductible Health Plan coupled with a Health Savings Account
  - Enhanced Wellness Program

- Dental Plan:
  - Expanded Orthodontic Care (braces for children and adults)

Information regarding all health benefits plans may be found on the Pension Boards' website: www.pbucc.org. If you have any questions, please contact us at 1.800.642.6543.

Sincerely,

[Signature]
Frank Lolacono
Director, Health Plan Operations