



The Pension Boards
United Church of Christ, Inc.

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2017 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 2017 Plan Year, the Non-Medicare Plan and the Medicare Supplement Plan with Rx will experience a rate increase of 9%. There is **no change** to deductibles and pharmacy co-pays. This rate action reflects the increased use of medical services by Plan participants, and the increased cost of medical care, including increased costs associated with specialty medications. Individual contribution rates will vary, depending upon changes to tier and/or age bands as of January 1, 2017.

There will be a 4% increase to the Dental Plan; the Vision Plan remains unchanged from 2016 levels.

Please note the following benefit enhancements for the 2017 Plan Year:

- **Opposite-Gender Domestic Partners:** The UCC Medical Plan will expand its eligibility guidelines to include coverage for opposite-gender domestic partners. Applications will be available on November 1, 2016 for coverage that begins January 1, 2017. Visit www.pbucc.org for more information.
- **New Mental Health/Behavioral Health Vendor Partner:** Effective January 1, 2017, Highmark Blue Cross Blue Shield will become the mental health/behavioral health vendor partner for the UCC Medical Plan, replacing Beacon Health Options (formerly known as ValueOptions). Look for more information in the coming months.
- **New Identification Cards:** With the transition to Highmark Blue Cross Blue Shield as our mental health/behavioral health vendor partner, all Non-Medicare Plan participants will be mailed new identification cards. Plan participants may discard their old cards once new cards are received.

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

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Quarterly Rates for 2017 (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	\$ 2,522.25	\$ 2,146.50	\$ 1,735.50
Two adults	\$ 5,002.50	\$ 4,305.00	\$ 3,477.00
One adult with child(ren)	\$ 4,919.25	\$ 4,236.00	\$ 3,425.25
Two adults with child(ren)	\$ 5,387.25	\$ 4,544.25	\$ 3,661.50

Quarterly Rates for 2017 (Non-Medicare Standard Rates for Members Age 40)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 1,891.50	\$ 1,610.25	\$ 1,302.00
Two adults	\$ 3,752.25	\$ 3,228.75	\$ 2,607.75
One adult with child(ren)	\$ 3,689.25	\$ 3,177.00	\$ 2,568.75
Two adults with child(ren)	\$ 4,040.25	\$ 3,408.00	\$ 2,746.50

Quarterly Rates for 2017 (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	\$ 1,336.50	\$ 1,137.75	\$ 919.50
Two adults	\$ 2,651.25	\$ 2,281.50	\$ 1,842.75
One adult with child(ren)	\$ 2,607.00	\$ 2,244.75	\$ 1,815.75
Two adults with child(ren)	\$ 2,855.25	\$ 2,408.25	\$ 1,940.25

Quarterly Rates for 2017 (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	\$ 1,463.25	\$ 1,245.00	\$ 1,006.50
Two adults	\$ 2,901.75	\$ 2,496.75	\$ 2,016.75
One adult with child(ren)	\$ 2,853.00	\$ 2,457.00	\$ 1,986.75
Two adults with child(ren)	\$ 3,124.50	\$ 2,635.50	\$ 2,124.00

Quarterly Rates for 2017 (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	\$ 1,362.00	\$ 1,158.75	\$ 937.50
Two adults	\$ 2,701.50	\$ 2,325.00	\$ 1,877.25
One adult with child(ren)	\$ 2,656.50	\$ 2,287.50	\$ 1,849.50
Two adults with child(ren)	\$ 2,909.25	\$ 2,454.00	\$ 1,977.00

Quarterly Rates for 2017 (Non-Medicare Rates for Members Under Age 25)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 882.75	\$ 751.50	\$ 607.50
Two adults	\$ 1,751.25	\$ 1,506.75	\$ 1,217.25
One adult with child(ren)	\$ 1,722.00	\$ 1,482.75	\$ 1,198.50
Two adults with child(ren)	\$ 1,885.50	\$ 1,590.75	\$ 1,281.75

Medicare Supplement Plan with Rx Rates for 2017

UCC Medicare Supplement Plan w/RX	Quarterly Rate
Single	\$943.50
Single w/Medicare Child(ren)	\$1,792.50
2 Medicare Adults	\$1,792.50
2 Medicare Adults w/Medicare Child(ren)	\$2,358.75
Plan A	
Single w/Non-Medicare Children	\$3,198.75
2 Medicare Adults, w/Non-Medicare Child(ren)	\$3,679.50
2 Adults, One Non-Medicare	\$3,165.75
2 Adults, One Non-Medicare with Non-Medicare Child(ren)	\$3,702.75
2 Adults, One Non-Medicare with Medicare Child(ren)	\$3,309.75
Plan B	
Single w/Non-Medicare Children	\$2,815.50
2 Medicare Adults, w/Non-Medicare Child(ren)	\$3,207.00
2 Adults, One Non-Medicare	\$2,785.50
2 Adults, One Non-Medicare with Non-Medicare Child(ren)	\$3,245.25
2 Adults, One Non-Medicare with Medicare Child(ren)	\$3,018.00
Plan C	
Single w/Non-Medicare Children	\$2,390.25
2 Medicare Adults, w/Non-Medicare Child(ren)	\$2,695.50
2 Adults, One Non-Medicare	\$2,364.00
2 Adults, One Non-Medicare with Non-Medicare Child(ren)	\$2,724.75
2 Adults, One Non-Medicare with Medicare Child(ren)	\$2,980.50

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

Coverage Tier	Quarterly Rate
Single Adult	\$127.50
Two Adults	\$246.00
Single + Child(ren)	\$249.75
Two Adults + Child(ren)	\$280.50

**UCC Vision Plan
(for Service Year beginning April 1, 2017)**

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, 2016**, for coverage to become effective **January 1, 2017**. 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.

