



The Pension Boards
United Church of Christ

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YARMOUTH, ME 04096

Employer ID: 12367

2012 UCC Health and Dental Plan Rates

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

Thank you for being a part of the United Church of Christ Medical and Dental Benefits Plan, which assists thousands of clergy and lay employees, and their eligible dependents, meet 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 benefits plans of other denominations.

Favorable claims projections result in an average premium increase of **2.3%** for participants in the UCC (Non-Medicare) Health Plan for the 2012 Plan Year. This increase is significantly less than what is being experienced nationwide.

Please note the following for the 2012 Plan Year:

- Non-Medicare Health Plan: **2.3% Increase**
- Pharmacy: **No change** to copayments for either retail or mail-order medications
- Dental Plan: **2.5% Increase**
- Vision Plan: **No change**
- Medicare Supplement Plan: **4.5% Increase**
- Health Plan contribution rates are based upon the age of the participant

The contribution rates found on the following pages are effective as of **January 1, 2012**.

We are also pleased to announce two new benefit enhancements to the Plan. Effective January 1, 2012:

- Preventive services under the Dental Plan are covered at 100%, without deductible or coinsurance.
- The Annual Maximum coverage under the Health Plan is increased to \$1,250,000 in accordance with the healthcare reform law.

Information regarding all Health, Dental and Vision Benefits may be found on the Pension Boards' website:
www.pbucc.org.

We hope that our ongoing communications answer the many questions that you may have. If not, please do not hesitate to contact a Member Services Representative at 1.800.642.6543, Option 6.

Sincerely,



Frank Loiacono
Director, Health Plan Operations

Quarterly Rates for 2012 (Non-Medicare Standard Rates for Members Age 40 and Over)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 1,928.25	\$ 1,652.25	\$ 1,339.50
Two adults	\$ 3,827.25	\$ 3,309.75	\$ 2,692.50
One adult with child(ren)	\$ 3,765.00	\$ 3,258.00	\$ 2,652.75
Two adults with child(ren)	\$ 4,120.50	\$ 3,489.75	\$ 2,832.75

Quarterly Rates for 2012 (Non-Medicare Rates for Members Age 35 thru 39)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 1,022.25	\$ 876.00	\$ 710.25
Two adults	\$ 2,028.75	\$ 1,754.25	\$ 1,427.25
One adult with child(ren)	\$ 1,995.75	\$ 1,726.50	\$ 1,406.25
Two adults with child(ren)	\$ 2,184.00	\$ 1,849.50	\$ 1,501.50

Quarterly Rates for 2012 (Non-Medicare Rates for Members Age 30 thru 34)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 1,118.25	\$ 958.50	\$ 777.00
Two adults	\$ 2,220.00	\$ 1,920.00	\$ 1,561.50
One adult with child(ren)	\$ 2,184.00	\$ 1,890.00	\$ 1,538.25
Two adults with child(ren)	\$ 2,390.25	\$ 2,024.25	\$ 1,643.25

Quarterly Rates for 2012 (Non-Medicare Rates for Members Age 25 thru 29)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 1,041.00	\$ 892.50	\$ 723.00
Two adults	\$ 2,067.00	\$ 1,787.25	\$ 1,454.25
One adult with child(ren)	\$ 2,033.25	\$ 1,759.50	\$ 1,432.50
Two adults with child(ren)	\$ 2,225.25	\$ 1,884.75	\$ 1,530.00

Quarterly Rates for 2012 (Non-Medicare Rates for Members Under Age 25)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 675.00	\$ 578.25	\$ 468.75
Two adults	\$ 1,339.50	\$ 1,158.75	\$ 942.75
One adult with child(ren)	\$ 1,317.75	\$ 1,140.00	\$ 928.50
Two adults with child(ren)	\$ 1,442.25	\$ 1,221.75	\$ 991.50

Quarterly Rates for 2012 (Medicare Supplement Plan)

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
<i>One Medicare adult</i>	\$ 853.50	n/a	n/a
<i>One Medicare adult with non-Medicare child(ren)</i>	\$2,761.50	\$2,430.75	\$2,063.25
<i>Two Medicare adults</i>	\$1,621.50	n/a	n/a
<i>Two Medicare adults with Medicare child(ren)</i>	\$2,133.75	n/a	n/a
<i>Two Medicare adults with non-Medicare child(ren)</i>	\$3,175.50	\$2,768.25	\$2,327.25
<i>Two adults(one Medicare/one non-Medicare)</i>	\$2,732.25	\$2,404.50	\$2,040.75
<i>Two adults(one Medicare/one non-Medicare) with non-Medicare child(ren)</i>	\$3,196.50	\$2,802.00	\$2,352.00
<i>Two adults(one Medicare/one non-Medicare) with Medicare child(ren)</i>	\$2,857.50	\$2,604.75	\$2,573.25

Quarterly Rates for 2012 (Dental 1500)

Coverage Type	Contribution Rate
<i>One adult</i>	\$120.00
<i>Two adults</i>	\$231.75
<i>One adult with child(ren)</i>	\$235.50
<i>Two adults with child(ren)</i>	\$264.75

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, 2011**, for coverage to become effective **January 1, 2012**. 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.