



The Pension Boards
United Church of Christ

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2010 Health and Dental 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, lay employees, and their dependents meet ever-increasing healthcare costs. We are pleased to report that spiraling national increases have not affected our Plan premiums as greatly as other plans around the country. While there are some geographic variations, the average premium increase of 5.7% for the UCC (Non-Medicare) Health Benefits Plan for 2010 is again below the average national rate increase.

The following page(s) provide specific rates for your Conference. Across the United States, the costs of medical care and levels of discounts available from participating providers differ. As a result, premiums are not uniform throughout all UCC Conferences, nor are they exactly the same for single or family coverage. However, the average is lower than industry trends primarily because, as a group, we have good health experience, are using more in-network medical providers and, whenever available, are saving money by using generic medicines. While this may not sound important on an individual basis, it has a significant impact on a plan-wide basis.

Three new benefit enhancements become effective on January 1, 2010:

- Mental Health outpatient visits: **Limit on number of visits is eliminated.**
- Immunizations for Foreign Travel/Employment: **Now covered.**
- Maternity benefits: **Covered at 100% after basic deductible has been met.**

A variety of communications are planned to Plan participants announcing the above enhancements.

Please note the following for the 2010 Plan Year:

- The rates found on the following page are effective as of **January 1, 2010.**
- There is **no change** to the current pharmacy co-payments for either retail or mail-order medications.
- There is **no change** to current Dental Plan premiums.
- There will be **no change** to the current Vision Benefits Plan premiums, which are renewable on **April 1, 2010.**
- Information regarding all Health, Dental, and Vision Benefits may be found on the Pension Boards' web site: **www.pbucc.org.**

We hope that our ongoing communications answer the many questions that are brought to you and your office each year. If not, please contact me directly at 800.642.6543, ext. 2806 or by e-mail at floiacono@pbucc.org.

Sincerely,

Frank Loiacono
Director, Health Plan Operations

Ohio Conference
Quarterly Rates for 2010 (Non-Medicare)

Coverage Type	Plan A Contribution Rate	Plan B Contribution Rate	Plan C Contribution Rate
<i>One adult</i>	\$2,034.00	\$1,722.75	\$1,377.75
<i>Two adults</i>	\$4,033.50	\$3,452.25	\$2,763.75
<i>One adult with child(ren)</i>	\$3,964.50	\$3,394.50	\$2,719.50
<i>Two adults with child(ren)</i>	\$4,351.50	\$3,648.75	\$2,913.00

Quarterly Rates for 2010 (Medicare)

Coverage Type	Contribution Rate
<i>One Medicare adult</i>	\$ 776.25
<i>One Medicare adult with non-Medicare child(ren)</i>	\$ 2,495.25
<i>Two Medicare adults</i>	\$ 1,475.25
<i>Two Medicare adults with Medicare child(ren)</i>	\$ 1,941.00
<i>Two Medicare adults with non-Medicare child(ren)</i>	\$ 2,889.00
<i>Two adults(one Medicare/one non-Medicare)</i>	\$ 2,469.00
<i>Two adults(one Medicare/one non-Medicare) with non-Medicare child(ren)</i>	\$ 2869.50
<i>Two adults(one Medicare/one non-Medicare) with Medicare child(ren)</i>	\$ 2582.25

Quarterly Rates for 2010 (Dental)

Coverage Type	Contribution Rate
<i>One adult</i>	\$114.75
<i>Two adults</i>	\$221.25
<i>One adult with child(ren)</i>	\$225.00
<i>Two adults with child(ren)</i>	\$252.75

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, 2009, for coverage to become effective January 1, 2010. Please contact Member Services toll-free at 800.642.6543, Option 6. There is no need to respond if no change in coverage is desired.

