



**The Pension Boards**  
United Church of Christ, Inc.

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### 2015 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 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 benefits plans of other denominations.

**Rates for the 2015 Plan Year for the Medicare Supplement Plan, Dental Plan, and Vision Plan will remain unchanged from 2014 levels. The Non-Medicare Plan, after two consecutive years of no rate increase, will experience an average increase of 4%. 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, 2015.**

Please note the following rate action and benefit enhancements for the 2015 Plan Year:

- Non-Medicare Health Plan and Combination Plans: 4% increase
  - Coverage for Autism Spectrum Disorder Services (\$2,500 annual maximum)
  - Coverage for Gender Identity Services (\$25,000 lifetime allowance)
- Dental Plan: No increase
  - Annual maximum benefit increased to \$1,800
- Vision Plan: No increase
  - Covered allowance for frames/contacts increased to \$140

The contribution rates found on the following pages are effective as of January 1, 2015.

Information regarding all health, dental, and vision benefits may also be found on the Pension Boards' website, [www.pbucc.org](http://www.pbucc.org).

If you have any questions, please do not hesitate to contact us directly at 1.800.642.6543, ext. 2870 or by e-mail at [info@pbucc.org](mailto:info@pbucc.org).

Sincerely,

Frank Loiacono  
Director, Health Plan Operations

**Quarterly Rates for 2015 (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	\$ 2,484.75	\$ 2,108.25	\$ 1,690.50
Two adults	\$ 4,929.75	\$ 4,226.25	\$ 3,390.00
One adult with child(ren)	\$ 4,846.50	\$ 4,156.50	\$ 3,336.00
Two adults with child(ren)	\$ 5,316.00	\$ 4,463.25	\$ 3,573.75

**Quarterly Rates for 2015 (Non-Medicare Standard Rates for Members Age 40)**

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 1,863.75	\$ 1,581.00	\$ 1,268.25
Two adults	\$ 3,697.50	\$ 3,169.50	\$ 2,542.50
One adult with child(ren)	\$ 3,635.25	\$ 3,117.75	\$ 2,502.00
Two adults with child(ren)	\$ 3,987.00	\$ 3,347.25	\$ 2,680.50

**Quarterly Rates for 2015 (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	\$ 1,317.00	\$ 1,117.50	\$ 896.25
Two adults	\$ 2,613.00	\$ 2,240.25	\$ 1,797.00
One adult with child(ren)	\$ 2,568.75	\$ 2,202.75	\$ 1,767.75
Two adults with child(ren)	\$ 2,817.75	\$ 2,365.50	\$ 1,893.75

**Quarterly Rates for 2015 (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	\$ 1,441.50	\$ 1,222.50	\$ 980.25
Two adults	\$ 2,859.00	\$ 2,451.00	\$ 1,966.50
One adult with child(ren)	\$ 2,811.00	\$ 2,410.50	\$ 1,935.00
Two adults with child(ren)	\$ 3,083.25	\$ 2,589.00	\$ 2,073.00

**Quarterly Rates for 2015 (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	\$ 1,341.75	\$ 1,138.50	\$ 912.75
Two adults	\$ 2,661.75	\$ 2,282.25	\$ 1,830.75
One adult with child(ren)	\$ 2,616.75	\$ 2,244.75	\$ 1,801.50
Two adults with child(ren)	\$ 2,871.00	\$ 2,410.50	\$ 1,929.75

**Quarterly Rates for 2015 (Non-Medicare Rates for Members Under Age 25)**

Coverage Type	Contribution Rate Plan A	Contribution Rate Plan B	Contribution Rate Plan C
One adult	\$ 870.00	\$ 738.00	\$ 591.75
Two adults	\$ 1,725.75	\$ 1,479.00	\$ 1,186.50
One adult with child(ren)	\$ 1,696.50	\$ 1,455.00	\$ 1,167.75
Two adults with child(ren)	\$ 1,860.75	\$ 1,562.25	\$ 1,251.00

### Medicare Supplement Plan with Rx Rates for 2015

Medicare Supplement Plan	Quarterly 2015 Rate	
	Standard Plan	Value Plan
Single	\$824.25	\$687.00
2 Medicare Adults	\$1,566.00	\$1,305.00
2 Medicare Adults, w/ Medicare Child(ren)	\$2,061.00	\$1,717.50
<b>With Plan A</b>		
Single w/ Non-Medicare Children	\$2,822.25	\$2,687.25
2 Medicare Adults, w/ Non-Medicare Child(ren)	\$3,246.00	\$2,976.00
2 Adults, one Non-Medicare	\$2,793.00	\$2,658.00
2 Adults, one Non-Medicare, w/ Non-Medicare Child(ren)	\$3,267.00	\$3,132.00
2 Adults, one Non-Medicare, w/ Medicare Child(ren)	\$2,920.50	\$2,650.50
<b>With Plan B</b>		
Single w/ Non-Medicare Children	\$2,484.00	\$2,349.00
2 Medicare Adults, w/ Non-Medicare Child(ren)	\$2,829.75	\$2,559.75
2 Adults, one Non-Medicare	\$2,457.75	\$2,322.75
2 Adults, one Non-Medicare, w/ Non-Medicare Child(ren)	\$2,863.50	\$2,728.50
2 Adults, one Non-Medicare, w/ Medicare Child(ren)	\$2,662.50	\$2,392.50
<b>With Plan C</b>		
Single w/ Non-Medicare Children	\$2,109.00	\$1,974.00
2 Medicare Adults, w/ Non-Medicare Child(ren)	\$2,379.00	\$2,109.00
2 Adults, one Non-Medicare	\$2,085.75	\$1,950.75
2 Adults, one Non-Medicare, w/ Non-Medicare Child(ren)	\$2,403.75	\$2,268.75
2 Adults, one Non-Medicare, w/ Medicare Child(ren)	\$2,629.50	\$2,359.50

### 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, 2015)

Coverage Tier	Annual Rate
Single Adult	\$95
Two Adults	\$174
Single + Child(ren)	\$156
Two Adults + Child(ren)	\$237

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, 2014**, for coverage to become effective **January 1, 2015**. 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.