

2024 UCC Medical and Dental Benefits Plan Rate Announcement for UCC Non-Medicare Plan Participants

Dear UCC Non-Medicare Plan Participant,

We hope this email 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 everincreasing health care costs.

The following premium rates and plan enhancements for the 2024 plan year will be **effective January 1, 2024**. Our continued participation in coalitions sponsored by the Church Benefits Association help the UCC Health Plan realize savings through collective purchasing power achieved through partnering with health benefits plans of other denominations.

Preliminary rate filings show that ACA Marketplace insurers are requesting a median premium increase of 6% for 2024. UCC Health Plan updates remain competitive with, or even lower than marketplace plans.

For the 2024 plan year, please note the following rate action:

- Non-Medicare Plan: 3% increase (no change to copays and deductibles)
- Pharmacy copays: No change
- Dental Plan: 4% increase
- Vision Plan: No change
- Life and Disability Plan: No change

The following plan enhancements will also take effect for the 2024 plan year:

- Annual incentive increase from \$300 to \$500 for participation in Healthy Stewards Wellness Program
- \$0 copay for Insulin
- \$0 copay for Teladoc Services

For specific rates, please click on the <u>2024 Rate Locator</u> web page and follow the instructions.

Participants interested in changing their current UCC Medical Plan election may do so before **November 15, 2023**. Please request a change via email at <u>info@pbucc.org</u>, or contact a Customer Care Advocate by phone at **1.800.642.6543**.

Sincerely,

Health Plan Operations

The Pension Boards-United Church of Christ, Inc.