

2013 Health and Dental Rates from the Pension Boards

2013 Prescription Rates (same as 2012)

	At retail (up to a 30-day supply, refillable no more than twice)	By mail-order (up to a 90-day supply)
Generic	\$17.00	\$34.00
Formulary	\$30.00	\$75.00
Non-formulary	\$45.00	\$115.00

Quarterly Rates for 2013 (Medicare Supplement Plan)

Coverage type	Contribution rate
One Medicare adult	\$824.25
One Medicare adult with non-Medicare child(ren)	\$2,714.25
Two Medicare adults	\$1,566.00
Two Medicare adults with Medicare child(ren)	\$2,061.00
Two Medicare adults with non-Medicare child(ren)	\$3,121.50
Two adults (one Medicare/one non-Medicare)	\$2,685.75
Two adults (one Medicare/one non-Medicare) with non-Medicare child(ren)	\$3,141.75
Two adults (one Medicare/one non-Medicare) with Medicare child(ren)	\$2,808.75

Quarterly rates for 2013 (Non-Medicare)

Coverage type	Contribution rate – age 40 and over	Contribution rate – age 35 thru 39	Contribution rate – age 30 thru 34	Contribution rate – age 25 thru 29	Contribution rate – age under 25
One adult	\$2,072.25	\$1,098.00	\$1,202.25	\$1,119.00	\$725.25
Two adults	\$4,112.25	\$2,179.50	\$2,385.00	\$2,220.75	\$1,439.25
One adult with child(ren)	\$4,045.50	\$2,144.25	\$2,346.75	\$2,184.75	\$1,416.00
Two adults with child(ren)	\$4,431.75	\$2,349.00	\$2,570.25	\$2,393.25	\$1,551.00

Quarterly Rates for 2013 (Dental 1500)

Coverage type	Contribution rate
One adult	\$122.25
Two adults	\$236.25
One adult with child(ren)	\$240.00
Two adults with child(ren)	\$270.00

2013 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 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.

As a result of favorable claims and expenses projections, health plan rates for 2013 will remain unchanged compared to 2012 levels. This rate action is significantly less than what is being experienced nationwide. Individual contributions may vary from last year, depending upon changes to tier and/or age bands as of January 1, 2013.

Please note the following for the 2013 Plan Year:

- Non-Medicare Health Plan: **No Change** (individual rate reflects changes to tier and/or age bands as of January 1, 2013)
- Medicare Supplement Plan with Rx: **3.4% Decrease**
- Dental Plan: **2.0% Increase**
- Vision Plan: **4.4% Increase**

The contribution rates are effective as of January 1, 2013.

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 me directly at **800.642.6543, ext 2806** or by email at floiacono@pbucc.org.

Sincerely,
Frank Loiacono
Director, Health Plan Operations