

2012 Health and Dental Rates from the Pension Boards

2012 Prescription Rates (same as 2011)

	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 2012 (Medicare Supplement Plan)

Coverage type	Contribution rate
One Medicare adult	\$853.50
One Medicare adult with non-Medicare child(ren)	\$2,761.50
Two Medicare adults	\$1,621.50
Two Medicare adults with Medicare child(ren)	\$2,133.75
Two Medicare adults with non-Medicare child(ren)	\$3,175.50
Two adults (one Medicare/one non-Medicare)	\$2,732.25
Two adults (one Medicare/one non-Medicare) with non-Medicare child(ren)	\$3,196.50
Two adults (one Medicare/one non-Medicare) with Medicare child(ren)	\$2,857.50

Quarterly rates for 2012 (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 2012 (Dental 1500)

Coverage type	Contribution rate
One adult	\$120.00
Two adults	\$231.75
One adult with child(ren)	\$235.50
Two adults with child(ren)	\$264.75

2012 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.

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 co-payments 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 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 have. If not, please do not hesitate to contact a Member Services Representative at **800.642.6543, Option 6**.

Sincerely,
Frank Loiacono
Director, Health Plan Operations