



The Pension Boards
United Church of Christ

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September 29, 2010

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Minnesota Conference
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2011 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.

After eight consecutive years of below-average rate increases, our claims experience over the past 15 months has resulted in an average premium increase of 12% for participants in the UCC (Non-Medicare) Health Plan for the 2011 Plan Year. While the 2011 increase is significantly greater than what we've experienced in recent years, it is well within the national average.

A number of factors impacted the 2011 rates. The cost per hospital admission has increased; the number of outpatient visits per participant has increased; the number of maternity-related claims has increased by 30%; and a number of legislative requirements (parity in benefits for mental health treatment and the extension of coverage for dependent children to age 26) have all played a major role in the Plan's rising costs. The number of high dollar claimants also increased dramatically over the past year. Eighty (80) Plan participants incurred claims in excess of over \$10 million, with most of those individually costing \$500,000 or more.

The Plan continues to benefit from the collective purchasing power made possible by our partnerships with the health benefits plans of other denominations through the Church Benefits Association. Wherever possible, we are utilizing network discounts and taking advantage of cost-containment recommendations made by our vendors. We also continue to stress to Plan participants the importance of using in-network providers where possible and the cost-saving advantages of generic medications, and we continue to encourage participants to take advantage of the free preventive care services offered by the Plan as a way to prevent more serious health conditions. While these may not sound important on an individual basis, they all have a significant impact on the overall Plan.

We also intend to retain our Plan's "grandfathered" status, under The Patient Protection and Affordable Care Act of 2010, as a way to keep costs low. This status will allow us to keep the Plan functioning much like it has for a number of years and help avoid many of the regulations imposed on other health plans.

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 the same for single or family coverage.

Please note the following for the 2011 Plan Year:

- The rates found on the following page(s) are effective as of **January 1, 2011**.
- There is **no change** to the current pharmacy co-payments for either retail or mail-order medications.
- There will be a **2% increase** to the current Dental Plan premiums.
- There will be a **1% increase** to the current Vision Benefits Plan premiums, which are renewable on April 1, 2011.
- There will be a **5.2% increase** to the current Medicare Supplement Plan premiums.

Information regarding all Health, Dental and Vision Benefits may be found on the Pension Boards' website: www.pbucc.org. New Plan Highlights booklets, updated for the 2011 Plan Year, will be distributed to participants in December.

We hope that our ongoing communications answer the many questions that are brought to you and your office each year. Please do not hesitate to contact me directly at 1.800.642.6543, ext. 2806 or by e-mail at floiacono@pbucc.org.

Sincerely,

Frank Loiacono
Director, Health Plan Operations

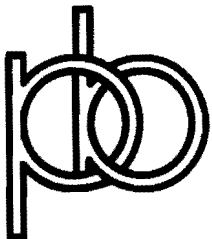
2011 HEALTH BENEFIT PLANS RATE LOCATER

Choose Conference: 36
 Zip Code: Ignore Zip Code

ALL RATES ARE **QUARTERLY!**

Non-Medicare Rates:	Standard	Plan B	Plan C	Dental Rates Plan 1500
Single	\$2,199.00	\$1,869.75	\$1,504.50	\$117.00
Two Adults	\$4,366.50	\$3,750.00	\$3,017.25	\$225.75
Single w/Child(ren)	\$4,293.00	\$3,688.50	\$2,970.00	\$229.50
Two Adults, with Child(ren)	\$4,706.25	\$3,957.75	\$3,177.75	\$258.00

2011 HEALTH BENEFIT PLANS RATE LOCATER



The Pension Boards—United Church of Christ, Inc.

UCC **Dental** Benefits Plan Rates for 2011 (**Quarterly**)

Standard Plan - 1500

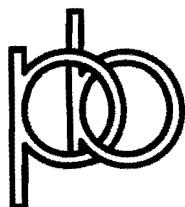
(Health Plan Participants)

	Quarterly 2011 Rate
Single	\$117.00
Two Adults	\$225.75
Single w/Children	\$229.50
Two Adults w/Children	\$258.00

Standard Plan - 1500

(**Not** Health Plan Participants)

	Quarterly 2011 Rate
Single	\$128.25
Two Adults	\$249.00
Single w/Children	\$252.75
Two Adults w/Children	\$238.50



Medicare Supplement Plan Rates for 2011

	Quarterly 2011 Rate
Medicare Supplement Plan	
Single	\$816.75
2 Medicare Adults	\$1,551.75
2 Medicare Adults, w/Medicare Child(ren)	\$2,042.25
With Plan A	
Single w/Non-Medicare Children	\$2,625.00
2 Medicare Adults, w/Non-Medicare Child(ren)	\$3,018.75
2 Adults, one Non-Medicare	\$2,597.25
2 Adults, one Non-Medicare, w/Non-Medicare Child(ren)	\$3,039.00
2 Adults, one Non-Medicare, w/Medicare Child(ren)	\$2,716.50
With Plan B	
Single w/Non-Medicare Children	\$2,310.75
2 Medicare Adults, w/Non-Medicare Child(ren)	\$2,631.75
2 Adults, one Non-Medicare	\$2,286.00
2 Adults, one Non-Medicare, w/Non-Medicare Child(ren)	\$2,664.00
2 Adults, one Non-Medicare, w/Medicare Child(ren)	\$2,476.50
With Plan C	
Single w/Non-Medicare Children	\$1,961.25
2 Medicare Adults, w/Non-Medicare Child(ren)	\$2,212.50
2 Adults, one Non-Medicare	\$1,940.25
2 Adults, one Non-Medicare, w/Non-Medicare Child(ren)	\$2,235.75
2 Adults, one Non-Medicare, w/Medicare Child(ren)	\$2,446.50

