

## **UUA Board Considers Health Insurance Plan**

Those responsible for planning church budgets should be thinking about health insurance for staff members who work at least 1,000 hours per year.

On April 23, the UUA Board of Trustees will consider offering a self-funded health plan that could take effect January 1, 2007, if more than 500 ministers and other staff enroll by October 15 of this year. Many congregations vote on their budgets during April and May, and such a plan could favorably impact church budgets in 2007 and subsequent years.

Actuaries estimate that most UU congregations offering insurance should save on their current premium costs. It is expected that employers will pay 80% of the premiums for staff, with 20% paid by enrollees on a pre-tax salary reduction basis, reducing employer FICA as well.

Surveys have found that almost 400 persons working for UU congregations are without any health insurance and would eagerly enroll in such a plan if it materializes. Many others are underinsured or paying exorbitant rates.

Enrollees will have access to the 720,000 providers in the BCBS PPO network, making this a portable nationwide plan for all UU organizations and their staffs. Most other denominations have already created such plans by which local congregations can protect those who serve on their staffs.