



The Pension Boards
United Church of Christ, Inc.

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2026 Open Enrollment Announcement
Pension Boards-United Church of Christ, Inc. ("PBUCC")
Health & Welfare Plans

Open Enrollment Period:

UCC Medical Benefits:

Starts: October 14, 2025
Ends: November 14, 2025

UCC Medicare Advantage Plan:

Starts: October 15, 2025
Ends: December 7, 2025

This is the annual opportunity for you to enroll in, drop coverage under, or make changes to your PBUCC health and welfare benefits, including UCC Medical Benefits (Plans A, B, and C.); UCC Medicare Advantage Plan with Rx; UCC Dental Plan; UCC Vision Plan; Flexible Spending Account (FSA); Optional/Additional Life Insurance (for Basic LIDI Plan members); UCC Life Insurance and Disability Income Benefits Plan (LIDI).

Open enrollment elections will be effective January 1, 2026.

Important:

- Except with respect to Flexible Spending Account ("FSA") coverage (discussed below), the open enrollment is a passive enrollment process. Passive enrollment means that 2025 benefit elections will remain in effect for 2026 with respect to eligible individuals unless an affirmative election is made to drop or change coverage.
- Health Care and Dependent Care FSA accounts require annual elections pursuant to Internal Revenue Service rules. This means that you must take action during the annual open enrollment period if you wish to participate in the Health Care FSA or Dependent Care FSA for the 2026 plan year.
- The Statement of Health requirement applies to any individual seeking to first enroll in medical coverage outside of their first 90 days of eligibility with their current participating employer. [View the medical Statement of Health form here.](#) The Statement of Health requirement also applies to any individual seeking to enroll in Life & Disability Benefits outside of their initial 90 days of eligibility. [View the Statement of Health form here.](#)

For additional information about PBUCC health and welfare benefits, please visit:

- [PBUCC Medical Plans](#)
- [Medicare Advantage Plan with Rx](#)

Review your current benefits enrollment by logging in to the [PBUCC portal](#).

Take Action by November 14, 2025!

To enroll, change, or drop your existing elections for the 2026 plan year with respect to UCC Medical Benefits (Plans A, B, and C.); UCC Medicare Advantage Plan with Rx; UCC Dental Plan; UCC Vision Plan; Flexible Spending Account (FSA); Optional/Additional Life Insurance (for Basic LIDI Plan members); UCC Life Insurance and Disability Income Benefits Plan (LIDI), you must complete and return to PBUCC an [Election Change Form](#) by **midnight on November 14, 2025**.

If you do not submit [this form](#) by the due date, any 2025 elections for these benefits will remain in effect for the 2026 plan year. Your 2026 benefit elections are generally irrevocable unless you experience a qualifying mid-year election change event. Any mid-year election change request must be on account of and correspond with your qualifying event. Examples of qualifying mid-year election events include marriage, birth, adoption, death and certain changes in employment status. Contact the Pension Boards for additional information.

To participate in the Dependent Care FSA or Health Care FSA in the 2026 plan year, you must complete and return to PBUCC the [respective form](#) by **midnight on November 14, 2025**.

Helpful resources:

- [Glossary of terms – Healthcare.gov](#)
- [Summary glossary of terms – CMS](#)

Mandated Group Health Plan Notices

[A Summary of Benefits and Coverage \(SBC\) is available here.](#)

Questions?

Contact Member Services at **800.642.6543**, and ask to speak with a Health Representative.