



United Brethren Association for Church Development

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September 20, 2018

To: Subscribers and Church Treasurers and Church Governing Authority

This is the time of year that you typically receive this communication to present Health Care Renewal options. It is with regret that we have been charged to communicate to you that the United Brethren Association will no longer be able to offer Health Insurance including dental and vision, Life Insurance, Disability Insurance, Accidental Death and Dismemberment Insurance, or Aflac products.

This is now true because of new rules for Association Health plans. Federal legislation and new regulations in the state of Pennsylvania have changed. The law will not allow Associations to offer health coverage in the way it has been handled in the past. The state of Pennsylvania will not allow Associations to use large group rates. It is with deep regret that the United Brethren Association is sharing with you that we can no longer offer health insurance coverage to our members as of November 30, 2018. We can no longer offer the supplemental insurances indicated above as of December 31, 2018.

In an effort to ease the transition, you will find enclosed information to aide your decision making process. Sider Agency LLC is willing to help in the processing of this information and assist you in any way possible. Sider Agency will be available to help our groups [multi staff churches] and individuals [single pastor churches].

Sider Agency has three agents to help you Keith & Joy Sider and Sonya Stahl. Conversations can be had with you about the Market Place options and whether you may qualify for subsidy. There is a high quality Sharing Plan option that is also valid in any state. The agents at Sider Agency are also able to write insurance plans in the states of Pennsylvania and Maryland. If your residence coincides with a state in which the Sider's have licensure, then additional options for group and individual policies can be available to you through the Sider Agency. Sider Agency's telephone number is 717-504 -8295. Joy Sider's email is joy@sideragency.com.

Thank you for your participation as a member of the United Brethren Association. You may call the Association with any questions that you have as you begin to contemplate your options. Any specific insurance coverage questions will be forwarded to the Sider Agency, LLC. The United Brethren Association Board of Directors and Leadership team will hold you close in prayer as you contemplate your options for securing insurance coverage.

Michael Allen Mudge

Board President

Angela M. Monn

Executive Director

Joy Sider

Fully Licensed Independent Insurance Agent

Manager for Keith Sider, Sider Agency LLC

Keith Sider

Fully Licensed Independent Insurance Agent

Sider Agency LLC