



September 2017

### Reformed Benefits Association—Important Changes for 2018

The RBA leadership team has spent the past several months working with our insurance partners to identify ways we can improve benefits, streamline processes and keep our programs as affordable as possible. We recognize that US healthcare costs are continuing to increase and we value the trust you place in Reformed Benefits Association to serve your ministry.

#### REQUIRED 2018 Group Coverage Agreement

- All churches must complete the attached Group Coverage Agreement to renew for 2018. You may return the enclosed document or you may **submit this online** by visiting our website: [www.reformedbenefits.org/open-enrollment](http://www.reformedbenefits.org/open-enrollment) and selecting 2018 Group Coverage Agreement. We thank you in advance for your cooperation in updating our records!

#### Medical Coverage

- We will continue to offer our three self-funded medical plans through UnitedHealthcare: Basic, Consumer and Premium.
- The Consumer plan deductible(s) will be increasing by \$100 per individual.
- **Medical premiums will be increasing by 4.9%** (see rate sheet for new premiums)

#### Dental Coverage

- Dental insurance through Delta Dental of Michigan will continue into 2018 without any coverage changes.
- **Dental premiums will remain the same for 2018.**

#### Vision Coverage

- Vision insurance through EyeMed will continue into 2018 without any coverage changes.
- **Vision premiums will increase by 6% for 2018.**

#### Life Insurance Coverage

- We will continue to offer \$175,000 Group Term Life insurance to all full-time staff. Because we have incurred several unfortunate claims in the past year, our Group Term Life rate will be increasing to **\$42/month** per staff.
- Voluntary life plans for staff, spouse and child(ren) will remain in place with no premium changes.

#### Long Term Disability Coverage

- RBA will continue to offer Long Term Disability coverage for non-ordained staff with **no coverage or premium changes.**

### Compass Professional Health Services

- Health concierge services provided by Compass will continue in 2018. We will continue to encourage all participants to utilize this valuable service for help finding a doctor or medical service, understanding insurance bills and payments, or finding a lower-cost alternative for care.

### Real Appeal Weight Loss Program

- RBA will continue to offer a **free** voluntary weight loss program called Real Appeal. Participants, their spouses and dependents (18 and older) with a BMI of 23 or more are eligible to enroll in this highly personalized, exciting program.

### RBA Fit Club Wellness Program

- RBA will be launching a **NEW** voluntary wellness program for all medical plan participants. Fit Club members will track their physical activity while earning fun prizes and engaging in healthy competition among other Fit Club members. Participants will also receive our wellness newsletter from our wellness expert, Kendra Bylsma at Allegro Coaching.

### Health Savings Account Contribution Limits

- 2018 IRS contribution limits (*combined employer and staff contribution*)
  - Single: \$3,450 (\$50 increase over the 2017 limit)
  - Family \$6,900 (\$150 increase over 2017 limit)
  - Additional catch-up Contributions (age 55 or older) \$1,000

### Affordable Care Act Reporting (taxable year 2017)

- Reformed Benefits Association will once again provide you with the appropriate UHC medical plan data for tax filing.

#### PLEASE NOTE: OPEN ENROLLMENT

- Open Enrollment will take place online October 23-November 3.
- **Staff benefits will roll over into 2018, meaning participants will only need to log into the enrollment system if they wish to make changes to their benefits.**
- **Staff will be highly encouraged to login to review their beneficiary data.**
- Login instructions will be mailed to each participant's home

Thank you so much for your continued support. We understand you may have other insurance choices, and we value the trust you place in Reformed Benefits Association. If you have questions or concerns please feel free to contact us at [benefits@reformedbenefits.org](mailto:benefits@reformedbenefits.org) or give us a call at 800-701-8992



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