



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.

Plan Materials- All Online for 2018

- 2018 benefit summaries are now available **online**. You can print or download this information by visiting our website at www.reformedbenefits.org/open-enrollment. We appreciate your understanding as we work to reduce any unnecessary costs while minimizing our carbon footprint. If you wish to receive a printed copy, please contact us at benefits@reformedbenefits.org or 800-701-8992.

Medical Coverage

- We will continue to offer our three medical plans through UnitedHealthcare: Basic, Consumer and Premium plans.
- Due to IRS regulations, the Consumer plan deductible(s) will increase slightly, by \$100 per individual. All other deductibles and coverage amounts will remain the same.
- Medical premiums will increase by 4.9%.

Age 65 Medicare Creditable Coverage Notice

- If you are age 65 or will be turning 65 in 2018, please note that the **Basic medical plan** is not considered “Creditable” by the Center for Medicare and Medicaid. If you have non-creditable coverage (i.e. the Basic plan) for **63 or more days after your Initial Enrollment Period for Medicare** is over, you may owe a late enrollment penalty to Medicare. The late enrollment penalty is monthly and continues throughout your lifetime.

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.

- Voluntary life plans for staff, spouse and child(ren) will remain in place with no premium changes.
- Increases to life coverage will be allowed during open enrollment; however, any changes will require proof of good health and additional medical underwriting.

Compass Professional Health Services

- Health concierge services provided by Compass will continue in 2018. We 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 has also launched 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, 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 (\$100 increase over 2017 limit)
 - Additional catch-up Contributions (age 55 or older) \$1,000

Open Enrollment will take place October 23-November 3.

Benefits will roll over into 2018. You will only need to log into the enrollment system if you wish to make changes to your benefits. PLEASE also remember to review your beneficiary data annually.

- Enrollment Website: www.reformedbenefits.bswift.com
- Username: first letter of your first name, followed by your last name
- Password: your password will automatically be reset to the last 4 digits of your SSN

Thank you for your continued support. If you have questions or concerns, always feel free to contact us at benefits@reformedbenefits.org or give us a call at 800-701-8992.



Nikki Huttenga
Benefits Manager

2018 Medical Plans Overview

Medical Plan Options

Plan Provision (in network)	Basic Plan	Consumer Plan	Premium Plan
Annual Deductible (Individual/Family) ¹	\$5,000 / \$10,000	\$2,700 / \$5,400	\$2,000 / \$4,000
Reimbursement Account	Health Savings Account (HSA) compatible	Health Savings Account (HSA) compatible	\$350 Health Reimbursement Account (HRA)
Annual Out-of-Pocket Maximum (Including deductible)	\$6,550 individual \$13,100 family	\$5,500 individual \$11,000 family	\$6,550 individual \$13,100 family
Medical Benefits (in network)			
PCP office visit	30% after deductible	20% after deductible	\$20 per visit
Specialist office visit	30% after deductible	20% after deductible	20% after deductible
Most Other Services	30% after deductible	20% after deductible	20% after deductible
Prescription Drug Benefits (30-day supply at network pharmacy)			
Tier 1	\$10 copay after deductible	\$10 copay after deductible	\$10 copay, no deductible
Tier 2	\$40 copay after deductible	\$40 copay after deductible	\$40 copay, no deductible

¹. Deductible for each covered family member will not exceed the individual deductible amount.