

Reformed Benefits Association (RBA) 2025 Terms of Participation

In order to participate in Reformed Benefits Association (RBA) plans, a church, assembly or institution (“employer”) must agree to **enroll all eligible full-time staff minimally** in one of the group Basic Life insurance plans. If an employer wishes to provide medical insurance to staff, the employer agrees to enroll all eligible full-time staff in a medical plan, unless the staff has documented coverage through a parent, spouse or Medicare. The employer agrees *not* to allow staff to purchase an alternate medical insurance plan outside of RBA.

The employer must choose one of the following options, which will apply to all eligible staff (selection indicated on the employer’s Group Coverage Agreement):

Option 1: Partial Coverage (no Medical Dental or Vision)

- o An employer may join Reformed Benefits Association by enrolling all eligible full-time staff in a Group Basic Life insurance plan. The employer may also offer voluntary life benefits to its full-time staff, **not including medical, dental or vision coverage.**

Option 2: Full Coverage

- o An employer may join Reformed Benefits Association by enrolling all eligible full-time staff in a **Medical** plan option. A staff may choose to opt out of the medical plan only if he or she has documented alternate coverage through a spouse, parent or Medicare. **All participating staff must also be enrolled in a Group Basic Life insurance plan.** The employer may also offer any additional voluntary benefits to its full-time staff. Part-time staff, working a minimum of 20 hours per week, are eligible to participate at the employer’s discretion.

Who is eligible for coverage?

- o Full-time staff are required to be enrolled in a group basic life insurance plan (Medical is required if the employer chooses Option 2).
- o Part-time staff, working a minimum of 20 hours per week, are eligible to participate at the employer’s discretion.
- o Staff may add their spouses and dependent children (up to age 26) to their coverage.
- o Individual churches/employers determine how they define full-time employment status (e.g 32 hours/week, etc). and must apply the full-time definition consistently.
- o Ministers serving on an interim basis may participate in RBA on an individual basis and are not considered as part of group coverage.

When does coverage begin?

- o The first of the month after hire date, or the first of the month after a participant moves to full time. If hire date is the first of the month, coverage will begin on that day.
- o Enrollment may occur at a later date if the staff has a qualifying life event, which includes:
 - Loss of other coverage due to ineligibility for a reason such as divorce, death, termination of employment, or COBRA coverage is exhausted.
 - Adding a new dependent due to marriage, birth, adoption, etc.
- o **New enrollment and/or any changes, INCLUDING termination, must be made within 31 days of the event!** If notification is not made within the 31 day period the staff will need to wait until the following open enrollment.

Premiums

The employer will be billed on a monthly basis, with payment due by the 5th of the month (i.e. March premium will be due on March 5). Payment must be processed via electronic fund transfer (EFT). The employer is responsible to collect payment from the staff member for any premium cost share, or for any voluntary benefit elections.