

## **Reformed Benefits Association (RBA) 2018 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 members** in the group Medical and Basic Life insurance plans, unless the staff member has alternate coverage through a spouse or parent. The employer agrees not to allow eligible full time staff to purchase an alternate medical insurance plan outside of RBA.

The employer or staff may elect additional voluntary coverage for dental, vision, long term disability, accidental death & dismemberment and/or supplemental life insurance coverage for the staff, their spouse and/or their dependent children. Premiums for voluntary benefits will be billed to the employer and the employer is responsible to collect any payment from the staff member.

### **Who is eligible for coverage?**

- Full-time staff are required to be enrolled in the Medical and Basic Life insurance plans.
- Part-time staff, working a minimum of 20 hours per week, are eligible to participate in Medical, Dental and Vision at the employer’s discretion.
- Staff may add their spouses and dependent children (up to age 26) to their coverage.
- Individual employers set criteria for levels of participation for those less than full time, e.g. an employer could determine that staff working part time may participate if they pay all or a portion of the insurance premiums. **The cost-share must be equitable among all classes of employees.**
- Eligible full time staff may only “opt out” of the medical plan if they have documented alternate coverage through a spouse or parent. Certification of Medical Insurance Coverage is required. Basic Life Insurance will remain a *required* benefit for all medical-eligible, full-time staff.
- Ministers serving on an interim basis may participate in RBA on an individual basis and are not considered as part of group coverage purchased by a congregation.

### **When does coverage begin?**

- The first of the month after hire date, or the first of the month after a participant moves to full time.
- Enrollment may occur at a later date if the staff member 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.
- **New enrollment and/or any changes must be made within 31 days of the event.**
- If notification is not made within the 31 day period the staff member will need to wait until the annual open enrollment period, in the fall of each year with coverage effective the following January 1.

### **Premiums**

The employer will be billed on a monthly basis, with payment due by the 5<sup>th</sup> 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.

### **Non-Participation**

An employer that elects to opt out of the RBA plan may be subject to a waiting period of two years before re-entering the plan without a penalty. An employer re-entering the plan prior to two years will be subject to a percent premium surcharge for the remaining time in the waiting period.