

**ADOPTION AGREEMENT
FOR THE
REFORMED BENEFITS ASSOCIATION
MASTER FLEXIBLE BENEFITS PLAN**

The Reformed Benefits Association (“RBA”) has adopted a Master Flexible Benefits Plan (“Master Plan”) in order for agencies, assemblies and institutions of RBA (such as the CRCNA and the RCA) to establish their own Section 125 flexible benefit plans. An individual consistory can establish its own individual plan by completing and signing this Adoption Agreement to the Master Plan. As a result, the church’s Plan will consist of this Adoption Agreement plus the Master Plan.

1. Employer: _____
(name of agency, assembly or institution)
Address: _____

Phone: _____
2. Plan Name: _____ Flexible Benefits Plan
(name of agency, assembly or institution)
3. Is this a new plan or an amendment of an existing Section 125 flexible benefits plan?
 - a. New Plan - Effective Date of Plan: _____
 - b. Amendment of existing Plan - Effective Date of Amendment: _____
4. Pre-Tax Premiums: W-2 employees (ministers and lay staff) who are eligible for the RBA Health Benefit Plan may be required to pay a contribution toward their medical and/or dental coverage. W-2 employees may pay their required contributions on a pre-tax basis (for both income tax and FICA purposes) under a Section 125 flexible benefits plan. Will your Plan offer this feature?
 Yes
 No
5. Employee HSA Contributions: Employees who are enrolled in the RBA’s High Deductible Health Plan (“HDHP”) option may establish a health savings account (“HSA”). The HSA may be funded by the employee and/or by the congregation. W-2 employees may make HSA contributions on a pre-tax, payroll deduction basis (for both income tax and FICA purposes) under a Section 125 flexible benefits plan. Will your Plan offer this feature?
 Yes
 No

6. Employer HSA Contributions: An employer can make HSA contributions on behalf of its W-2 employees who are enrolled in the RBA's HDHP option. However, federal law generally requires the employer contributions to be made on a "comparable" basis. Under the comparability rules, a church must generally make its HSA contribution in the same amount for each enrolled employee or in the same amount depending on whether the employee is enrolled in single (individual) or family coverage. If a church is interested in making Employee HSA contributions on a comparable basis in addition to allowing employees to make pre-tax HSA contributions then the Employer HSA contributions should be run through a Section 125 flexible benefits plan. In addition, it may be permissible for the church to make HSA contributions on some other basis but again, the contributions must be run through the Section 125 flexible benefits plan and must satisfy IRS requirements which prohibit the contributions from impermissibly favoring the highly compensated. The most common alternative formula is an employer matching contribution (for example, for each dollar an employee contributes to his or her HSA, the church will provide a matching contribution of 25¢). Will your Plan provide for employer HSA contributions?

Yes

No

By signing below, your church is establishing a Section 125 Flexible Benefits Plan which shall be governed by the terms of this Adoption Agreement and the Reformed Benefits Association Master Flexible Benefits Plan.

Dated: _____

(name of agency, assembly or institution)

Signature

Printed Name and Title