

October 22, 2015

2016 Overseas Health Insurance Renewal Memo

Greetings International Missionaries,

We hope you are doing well and enjoying the blessings of the Lord on your ministry abroad. Our annual Overseas Health Insurance Open Enrollment period is here - from now until **November 15, 2015**. During these dates, you will be able to make changes to your medical and dental insurance plan for the upcoming 2016 plan year. Please also take a moment to read through this memo to familiarize yourself with the information. NOTE: **All Overseas Missionaries need to communicate with international@reliant.org confirming your elections by November 15, 2015.**

As we informed you earlier in an email, Reliant has experienced some challenges with our 2016 overseas health plan renewal. The final result was that MetLife presented us with a 26% rate increase for 2016 that we were not pleased with. We pushed back on the increase but unfortunately MetLife did not budge. As a result, we decided to go to the market and obtain other quotes from other carriers. Thank you for your prayers during this time.

We are happy to announce that effective January 1, 2016, Reliant will switch its overseas medical and dental coverage from MetLife to Global Benefits Group (GBG). With GBG, some Reliant missionaries will experience a modest increase in monthly insurance premiums, which benefits you directly. GBG is also a health insurance leader in providing global coverage. We are confident that you will agree as you experience the quality of service afforded by GBG. Attached is a [GBG Member Welcome Letter](#) for you to read. You can also go to www.gbg.com/aboutGBG for a video introduction to GBG.

Note: MetLife coverages will continue through December 31, 2015

2016 GLOBAL BENEFITS GROUP (GBG) PREMIUM RATES

In regards to Total GBG premiums, there will be an average increase of 1.3% for 2016, with the Employee + Spouse level seeing a decrease from 2015 rates.

Coverage Level	Medical	Dental	Total GBG Premium Amounts	2015 MetLife Premium Amounts	% Increase or (Decrease)
Employee Only	\$289.00	\$46.00	\$335.00	\$318.26	5.3%
Employee + Spouse	\$612.00	\$88.00	\$700.00	\$738.52	(5.2%)
Employee + Children	\$612.00	\$88.00	\$700.00	N/A	N/A
Employee + Family	\$960.00	\$115.00	\$1,075.00	\$1034.88	3.9%

WHAT'S NEW FOR 2016

As a result of choosing a new health insurance carrier (GBG), there are several changes coming for 2016:

- Deductible is increasing to \$2,000 single / \$4,000 family (Currently it is \$1,500 / \$3,000)
- Reliant will no longer provide the Vision Benefit for you in our Overseas Health Insurance Plan.
- There is a new annual maximum limit per covered person per policy year of \$1,000,000 (in prior coverage with MetLife was unlimited maximum).

- With GBG Dental coverage...you will need to pay the dental claim yourself and then submit the claim to GBG for reimbursement. There is no direct network billing feature with Dental.
- In the United States, GBG utilizes Aetna as its Preferred Provider Network (PPO).
- Outside of North America, GBG has built a proprietary Preferred Provider Network called World Medical Network (WMN). They have been chosen for their expertise in dealing with expatriates. They maintain an English speaking staff, have many Western trained staff members, and provide high quality & professional medical care. Also, all WMN network providers will bill GBG directly.
- There is also a surcharge under worldwide coverage for any dependents residing in the United States.

2016 GBG SCHEDULE OF BENEFITS

Here is the new [GBG Schedule of Benefits](#) for both Medical and Dental coverage to once again familiarize yourself with the benefits.

PLAN DEDUCTIBLE BONUS [MEDICAL FUND]

Reliant also provides two ways to alleviate some of the financial burden of paying to meet your new GBG individual / family plan deductibles (\$2,000/\$4,000) and other medical costs. The Plan Deductible bonus amounts are under the “Medical Fund” Line #65 (Section 6) in the International SGW. And Line #64 (Section 6) allows for amount per household of \$60/month.

See Section 6 excerpt below from the International SGW:

59					
60	6) Medical Fund: There are two portions of your medical fund. Line 64 allows you to calculate up to \$60.00				
61	per person in your household. This is for miscellaneous medical expenses (Ex: physicals, eye exams, dental				
62	care, preventative benefits, etc.) Line 65 calculates an allowance for a portion of the cost of your				
63	deductible. In 65B (the dark grey cell below) choose the deductible that is appropriate for your family.				
64	Foreign Currency	OR	USD	# in household	
65	2 for \$4000 deduct	*	\$ 222.00	x 2	6 \$ 342 205
66	*This is an optional amount to help with increased deductible				

WHAT DO I DO NEXT?

Everyone who is currently enrolled in MetLife will be enrolled by Reliant in 2016 with GBG. Still, Reliant would like to hear from each of our Overseas Missionaries confirming their Insurance Elections. **We need a mailing address from each missionary where new GBG ID cards can be sent.** Any missionary who Opted-Out and would like to enroll needs to complete an enrollment form. As well, any missionary needing to change their coverage level due to adding or dropping dependents on the plan needs to complete an enrollment form.

- If you are KEEPING your current plan coverage level, email international@reliant.org confirming that you will continue your election. Please indicate which tier of insurance is your election. Include a mailing address for your ID Card.
- If you are CHANGING your coverage level, or ENROLLING due to previously having Opted Out, email international@reliant.org.

- Read through and review the four GBG documents and please let us know if you have any questions:
 - [GBG Background Info](#)
 - [GBG Materials for Open Enrollment](#) - this document includes the following sections:
 - Understanding the Pre-authorization Process (used when you have a medical need).
 - How to Access GBG's Member Services
 - Understanding your GBG ID Card
 - FAQs: Getting the most from your benefits
 - [GBG Claim Form](#) - you can use this form, but Reliant encourages you to file your claims online at www.gbg.com
 - [GBG Pre-Authorization Form](#) - if not a medical emergency as defined by our plan policy, you must wait until you have a written authorization from GBG Assist before proceeding with any procedure requiring pre-authorization. You would like to make a change including change of address, add new family members, switch to new plan level (employee + spouse to family), etc.,
- If you have previously opted out of Reliant Overseas Health Plan coverage in the past and would now like to enroll again in GBG coverage. Then please email international@reliant.org
- GBG will mail out your new plan ID Card in early December, to your mailing address on file with Reliant.
- Once you have your ID Card with your new ID card info, you can register and set up your online account with GBG at <https://www.gbg.com/members/Registration.aspx>

UPDATING YOUR INTERNATIONAL SGW

You may submit a new International SGW (found on STAFFNET) to reflect changes in premium rates as well as the Line 6 Medical Fund Bonus.

OPTING OUT OF RELIANT MEDICAL AND DENTAL COVERAGE

Reliant will allow overseas missionaries to electively opt out of Overseas Health Insurance Group Coverage provided by Reliant. Overseas Missionaries are ONLY allowed to waive Reliant's group GBG (medical and dental coverage) if they enroll in and are covered by the national government health plan provided by the host foreign country where the missionary is serving. Please read the [Opting Out of Overseas Health Insurance Memo](#) for further details.

OPTING BACK INTO RELIANT'S MEDICAL AND DENTAL COVERAGE

GBG will allow Reliant overseas missionaries who have previously opted-out of Reliant coverage to re-enter the program. However, this re-entry can ONLY be done during the annual Open Enrollment period. Once the missionary has opted back into Reliant's coverage the missionary must remain on Reliant medical and dental coverage thereafter (thus, no second waiver will be issued). Jumping back and forth from the national government health plan and in and out of Reliant's plan is not allowed. Please email International@reliant.org to opt back in.

Need Help?

For any questions on Open Enrollment, the SGW or claims please email international@reliant.org. Cori Crawford Van Oss or Kate Pendola from Missionary Resources Department will respond to your questions. If you would like to phone, please call 407-671-9700 extension 102.