RBA MEMBER'S GUIDE TO OPEN ENROLLMENT

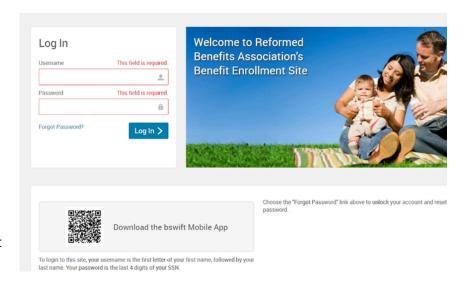
At Reformed Benefits Association, we want the open enrollment process to be as easy as possible — so you can get back to your ministry. That's why we created this easy-to-follow 5-step guide with everything you need to know about updating your benefits plan and completing your open enrollment forms. Check out the images and steps below to get started!

Please note: If what you see on the guide isn't exactly what's shown on the website, don't worry. Sometimes things get updated on the site. However, this guide will still be accurate and helpful when it comes to completing your open enrollment forms.

STEP 1: LOGIN TO BSWIFT

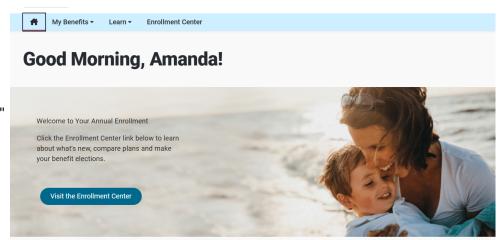
You can login to bswift by going to reformedbenefits.org and clicking "Login" at the top right of our website. Or click here to go directly to the login page.

This is where you will enter your username and password. Your user name is the first letter of your first name followed by your last name. If this is your first time logging in this year, then your password will be the last four digits of your social security number.



STEP 2: START YOUR ENROLLMENT

Once you're logged in, select "Visit the Enrollment Center", then select "Enroll Now" begin the enrollment process.



STEP 3: ENTER YOUR PERSONAL AND FAMILY INFORMATION

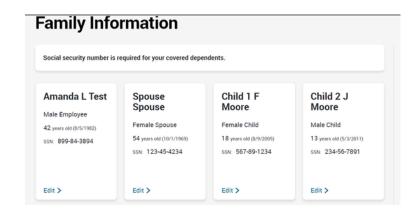
Verify your personal and family information. If any of the people on your plan have recently acquired a social security number, it's important to update that here.

STEP 4: REVIEW YOUR PLAN OPTIONS

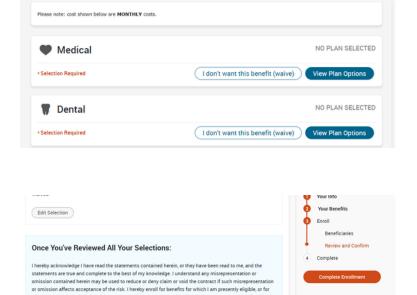
Once you have reviewed and verified your personal information, you can review/select your plan options. Select "View Plan Options" to add or change coverage. Otherwise, select "I don't want this benefit" to waive this option.

STEP 5: REVIEW AND CONFIRM

You're almost done! Review and confirm your elections, then select "I agree, and am finished with my enrollment." From there, select the "Complete Enrollment" button on the right menu to submit your choices.



Special Enrollment



which I may become eligible, under my employer's group contract(s). If any deductions are required for this

coverage, I authorize such deductions from my earnings and I understand that any premiums will be automatically deducted from my paycheck on a pre-tax basis (before tax sollars) unless I submit a declielection. I reserve the right to revoke this deduction authorization at any time upon written notice.

I agree, and I'm finished with my enrollment

QUESTIONS? WE'RE HAPPY TO HELP!

During the open enrollment period, we work with a third party to help you get the quickest answers possible. If you get stuck or are unable to login, please contact Reformed Benefits Association's Benefit Service Center at **844-643-1131** Monday-Friday from 8:30-5:00 p.m. CST. They will help you with login issues and be able to answer general open enrollment questions.

If you need further assistance, please send us an email and we'll reach out within 1-2 business days.