CHURCH BENEFITS BOARD
A MINISTRY OF THE COOPERATIVE BAPTIST FELLOWSHIP
Your benefits are our ministry.

Current Member Changes Information

General Information

It is important that you notify CBB of Salary changes, Home Address, Marital Status and Beneficiary Designation changes in a timely manner. Since most Life, AD&D and LTD plans coverage amounts are based on a Member's current Salary, failure to notify CBB of a change could result in a decreased level of benefits for your members. Payment of any claim or benefits will be determined by the last earnings reported to CBB, provided the reported effective date is prior to the date the claim was incurred.

Salary Changes

Coverage and rates resulting from Salary changes will be adjusted effective the date the change is received by CBB. This could result in a billing adjustment for any Salary changes received. If the effective date is in the future, that is the date that will be used. Use the ***Compensation Change Form***.

Marital Status Change

If a member's marital status changes due to marriage, divorce, etc., the member needs to provide details concerning the change and attach copies of the appropriate document(s) to verify the change (i.e., marriage certificate, death certificate, divorce decree). The member needs to review existing Beneficiary designations status for possible changes. Use the ***Current Member Change Form***.

Address Changes

If a member's home address changes, report the change to CBB. CBB mails Member Account Activity Statement on a quarterly basis to the member's home address, it is important to update this information to receive the statement. Use the provided form to indicate new address effective date. Use the ***Current Member Change Form*** to report changes.

Regular, Full-Time to Temporary / Part-Time

When a Member changes to temporary or part-time status less than 20 hours or per employer policy, eligibility may be affected.

Terminations

You are responsible for providing information to CBB on Terminating Employees or in case of the Employee's death, the Surviving Spouse or dependents, of the effects of termination on the Employee's plan benefits. Use the ***CBB Notice of Severance from Employment Form*** to report your employee termination to CBB.
Termination of coverage occurs when:

- The Employee terminates employment.
- The Employee is no longer in an eligible per job status (regular Full-Time moved to Temporary or Part-Time)
- The dependent no longer meets the plan's definition of an Eligible Dependent.
- Contributions cease for the coverage.

Beneficiary Designation Changes

The Beneficiary designation of each member should be carefully checked to determine if it correctly reflects the Member's intent. Certain designations cannot legally be used. To avoid complications at death, an organization or endowment should not be named unless it is a legal entity (has a legal existence as a corporation or trust).
A member may name their church/Employer as their beneficiary. The beneficiary designation should include the legal name of the Employer, tax payer identification number, address and phone number. Use the ***Beneficiary Designation Form.***

- The Member's designation must be legible. If we cannot read a Beneficiary's name on the form, we will request a new form be completed.
- The Beneficiary's name must always be shown in full, (i.e., Mary Jones, not Mrs. John Jones), date of birth, Social Security #, the relationship of the Beneficiary to the Member must be stated and percentage of benefit allocation.
- If the Beneficiary designated is not related to the Member, the relationship should be shown as "friend."
- In an effort to improve legibility, the Beneficiary section must not contain erasures, mark-through, or white-outs.