

Ministerial Association of the Church of God

102, 4909B – 48 Street

Camrose, AB T4V 1L7

Phone: (780) 672-0772 Fax: (780) 672-6888 E-mail: markb@chog.ca

January 23, 2017

Dear Treasurer:

Greetings from Camrose,

Enclosed are the rates for the Church Workers' Benefit Plan for RWAM effective Feb 1, 2017. There is no change to benefits this year. Rates however have gone up. While our costs are going up about 15% we are raising rates almost 9% for most people.

Premiums Feb 2017 through Jan 2018	ALL PLANS Life Insurance/AD&D = 2x annual salary (1x annual salary at age 65) Long Term Disability (LTD) = 2/3 of taxed monthly salary (\$5000 max)	ENHANCED PLAN Drugs 90% Reg Dental \$1500 max Maj. Dental \$1000 max	CORE PLAN Drugs 80% Reg Dental \$750 max No Major Dental No vision care
Single	Life/AD&D = \$0.39/month/\$1000 of coverage (rounded up to nearest \$1000 of coverage) LTD \$1.87/month/\$100 of monthly benefit	\$170.00	\$160.00
Couple	Life/AD&D = \$0.39/month/\$1000 of coverage (rounded up to nearest \$1000 of coverage) Dependent Life = \$3.39/month LTD \$1.87/month/\$100 of monthly benefit	\$310.00	\$270.00
Family	Life/AD&D = \$0.39/month/\$1000 of coverage (rounded up to nearest \$1000 of coverage) Dependent Life \$3.39/month LTD \$1.87/month/\$100 of monthly benefit	\$375.00	\$345.00
Opting out of Medical & Dental	An administrative fee of \$1.50/month is now being charged those without medical and dental coverage	No coverage	No coverage

Church Employees (no waiting period)
Camp Employees (3 month waiting period)
Daycare Employees (6 month waiting period)

The **employee must pay for Long-Term Disability premiums** - this can be accomplished by sending in a separate check OR by deducting it off your employee (s)' paycheck and forwarding it along with the rest of the premium.

If the employer pays for everything except the disability premium then you as the employer must add a taxable benefit for life insurance onto your payroll calculations and include this amount on your T4. **For Nov 2014 – Jan 2016 the monthly taxable benefit for life insurance is going to vary depending on your taxable salary (it will now be broken out on the invoice.** For employees 65 or over these amounts are cut in half. **Please inform the Camrose office ASAP when your employee's salary changes in the future.**

Please contact us if you have any questions.

Sincerely,

A handwritten signature in black ink that reads "J. Mark Baughman". The signature is written in a cursive, slightly slanted style.

Mark Baughman
Administration Coordinator