

Ministerial Association of the Church of God

102, 4909B – 48 Street

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January 8, 2018

Dear Church Worker:

Greetings from Camrose,

Enclosed are the rates for the Church Workers' Benefit Plan for RWAM effective Feb 1, 2018. There is no change to benefits this year. Rates however have gone up. While our costs are going up about 7% we are raising rates about 5% for most people.

Premiums Feb 2018 through Jan 2019	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 = \$0.42/month/\$1000 of coverage (rounded up to nearest \$1000 of coverage) LTD \$1.88/month/\$100 of monthly benefit	\$180.00	\$165.00
Couple	Life/AD&D = \$0.42/month/\$1000 of coverage (rounded up to nearest \$1000 of coverage) Dependent Life = \$3.49/month LTD \$1.88/month/\$100 of monthly benefit	\$325.00	\$280.00
Family	Life/AD&D = \$0.42/month/\$1000 of coverage (rounded up to nearest \$1000 of coverage) Dependent Life \$3.49/month LTD \$1.88/month/\$100 of monthly benefit	\$395.00	\$365.00
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)

The employee must pay for Long-Term Disability premiums - this can be accomplished by sending in a separate check OR by having your treasurer deduct it off your paycheck and forwarding it along with the rest of the premium.

If the employer pays for everything except the disability premium then your employer must add a taxable benefit onto your payroll calculations and include this amount on your T4. **Please inform the Camrose office ASAP when your salary changes in the future.**

You may also find this information posted on our website at: <http://www.chog.ca/congregations/cwbp-rrsp-info/>

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, flowing style.

Mark Baughman
Administration Coordinator