

# CHURCH WORKERS' BENEFIT PLAN SUMMARY (01/2018)

Ministerial Association of the Church of God, 102, 4909B - 48 St., Camrose, AB T4V 1L7

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**Eligibility:** Any Church Worker (Pastor, Associate Pastor, Church Secretary, etc.) who is employed (paid) for 20 or more hours per week on a regular basis by the Church of God in Canada.

## **Life/Extended Health Care/Dental:** (benefits until age 74 unless noted otherwise)

Life Insurance: 2 x non taxable annual salary (1 x at age 65)

Accidental Death and Dismemberment Insurance:

2 x non taxable annual salary (1 x at age 65)

Dependent Life Insurance: Spouse: \$15,000, Child: \$7,500

Extended Health Care Insurance

Coverage of hospital (semi-private), professional and medical care coverages, paramedical (\$750/person/year), and vision care (\$300/person/24 months – Enhanced Plan only).

Prescription drugs - 90% coverage for Enhanced Plan (80% for Core Plan); generic drugs covered unless requested by physician; dispensing fee deductible.

Emergency Travel Assistance for travel emergencies outside of your province.

Dental Care Insurance

Basic, endodontic and periodontal - 80% coverage

Major dental - 50% coverage

Basic benefits maximum - \$1,500/person/year for Enhanced Plan (\$750-Core

Plan)

Major dental maximum - \$1,000/person/year for Enhanced Plan (none-Core

Plan)

## **Long-Term Disability Insurance**

Benefit of 66.67% of monthly earnings to a maximum of \$5,000.00/month.

Benefits begin 17 weeks after disability begins up to age 65.

Non-taxable income given to employees is not eligible.

(e.g. Clergy Housing Allowance or group retirement contributions)

## **Long-Term Disability Premiums**

Premiums are to be paid quarterly in advance at the rate of: \$1.88/\$100.00 of coverage/month.

For income tax reasons **we require that workers pay this disability amount themselves** to avoid paying tax on benefits.

Specific details and conditions are listed in the Plan booklet and Manual given to each participant upon enrollment.

**Premiums:** Premiums are to be paid quarterly in advance.

<b>Premiums Feb 2018 through Jan 2019</b>	<b>ALL PLANS Life Insurance/AD&amp;D = 2x annual salary (1x annual salary at age 65) Long Term Disability (LTD) = 2/3 of taxed monthly salary (\$5000 max)</b>	<b>EHANCED PLAM Drugs 90% Basic Dental \$1500 max Maj. Dental \$1000 max</b>	<b>CORE PLAN Drugs 80% Basic Dental \$750 max No Major Dental No vision care</b>
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) 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) 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)

Medical.Dental Insurance can be declined if family has similar coverage elsewhere.

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