

2009 MONTHLY PREMIUM SCHEDULE

To estimate your cost of monthly premiums first calculate your Disability portion based on your gross monthly and weekly income then multiply by the following rates.

DISABILITY BENEFITS:

Long-Term \$2.391/\$100 of monthly x 66.66%
Short-Term \$0.4673/\$10 per weekly x 66.66%

Example (for \$30,000 annual salary)

Long Term Disability Monthly Premium

\$2500.00/month div by 100 x 66.66% = \$39.85

Short Term Disability Monthly Premium

\$576.92/week div 10 x 66.66% = \$17.97

Total Monthly Disability Premium = \$57.82

Now choose between family/single coverage and add the appropriate column.

Standard Benefits

	<u>Single</u>	<u>Family</u>
Group Life	\$ 6.48	\$ 6.48
Dependant Life	N/A	\$ 3.50
AD & D	\$ 1.18	\$ 1.18
Health (Extended)	\$37.93	\$108.09
Dental	\$40.50	\$102.92

FCA PLUS SOCIETY FEE:	\$ 5.00	\$ 5.00
PER EMPLOYEE		

TOTAL (\$30,000/yr)	<u>\$148.91</u>	<u>\$285.00</u>
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Please Note: There is an initial enrollment fee of \$25.00 per church/ministry.

It is advised that the disability premium be paid by the employee so that any possible benefit claimed be received tax exempt.

For further information contact:

SOCIETY CHAIRMAN

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MEMBER REPRESENTATIVES

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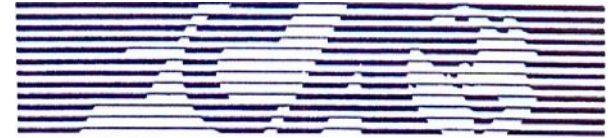
revbm@fountaingate.org

AGENT

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Please consult our agent for enrollment or to clarify coverage. You may also view additional information on line at <http://www.fcaoc.org/plus.html>



FELLOWSHIP OF CHRISTIAN
ASSEMBLIES

Plus Society

*Group
Benefits
Plan*

Sun ^{ow}
Life Financial

The FCA Plus Society was initially established to provide insured protection for pastors and churches in case of pastoral disability. In addition to short-term and long-term disability, a variety of other benefits such as extended health, dental, and term life, were included to round out the plan.

This benefit plan is available to pastors, missionaries, evangelists, Christian educators, and support staff who are ministering within the Fellowship of Christian Assemblies in Canada.

From its inception, the FCA Plus Society has provided these benefits through the services of Sun Life Financial, though other agencies are invited on a regular basis to bid on this benefit package in order to ensure the lowest possible premiums. As the FCA Plus Society increases its membership, we will be able negotiate further rate reductions due to volume discounts.

An outline of current benefits and costs are included in this brochure. However, the FCA Plus Society Board is working at providing future no cost benefits such as discounts on air travel, in addition to optional cost benefits such as an RRSP plan and church liability insurance. From time to time members will be informed of any additions or changes to the benefits provide through the FCA Plus Society.

As this is an abbreviation of the benefits of the plan, the official policy should be consulted as it alone is authoritative.

SCHEDULE OF BENEFITS

GROUP LIFE INSURANCE

Employee Death Benefit -	\$ 25,000.00
Death of Spouse*	\$ 10,000.00
Death of Dependand*	\$ 5,000.00

* Only with family coverage

NOTE:

- * Waiver of Premium to age 65, if disabled.
- * No evidence of insurability is required.
- * Accidental Death coverage would double Life Insurance benefit.

Dismemberment (see manual)

EXTENDED HEALTH CARE

Annual Deductible
Nil

Co-Insurance
100% for Semi-Private Hospital
• 80% for Prescription Drugs
100% for Medical Services & Equipment 100% for Ambulance

Overall Maximum 80% for Paramedical Services
Unlimited (\$300 max.)

- 100% for Travel Assistance
- 100% for Vision (\$12512 years)

DENTAL

Co-Insurance
▪ 80% Basic Benefits
50% Major Restorative
:: 50% Orthodontia

Annual Maximum

\$1,500 per person per benefit year for Basic and Major

Lifetime Maximum

-' \$2,500 per dependent child for Orthodontia (under age 19)

Reimbursement

Is based on current Provincial Dental Association Schedule of Fees for General Practitioners

SHORT TERM DISABILITY

Plan Design
; Begins 1st day of accident
Begins 8th day of sickness

Benefit Period

17 weeks

Benefit Level

66.67% of current salary

Maximum Benefit

\$750 per week

Status

Non-Taxable

Partial Disability Benefit

LONG TERM DISABILITY

Elimination Period
17 weeks

Own Occupation Period 2
years

Benefit Period ,,

To age 65

Benefit Level

66.67%

Maximum Benefit

\$3,000 per month

Canada Pension Offsets

•i, Full

Status

Non-Taxable

Partial Disability

NOTES:

Because the disability benefit is tax exempt, the disability premium must be paid by the employee. Participation in this plan could reduce Employment Insurance premiums. \$5.00 per employee is collected each month to cover society expenses.