

2017 Monthly Premium Schedule

Disability Benefit Premiums

To estimate the cost of your monthly premium, first calculate the disability portion basing it on your gross monthly and weekly income then multiply it by the following rates: (Example: \$45,000 Salary)

Short-Term Disability Monthly Premium
 $\$865.38 \text{ per Week} \times 66.67\% / 10 \times \$0.41 = \$23.65$

Long-Term Disability Monthly Premium
 $\$3,750 \text{ per Month} \times 66.67\% / 100 \times \$2.25 = \$56.25$

Total Monthly Disability Premium = \$79.90

Standard Benefits

Now choose between Family or Single coverage and add the appropriate column:

	Single	Family
Group Life	\$6.50	\$6.50
Dependent Life	N/A	\$2.01
AD&D	\$0.88	\$0.88
Health Care	\$63.59	\$150.79
Dental	\$36.10	\$101.20
FCA PLUS Society Fee (Per Employee)	\$5.00	\$5.00
TOTAL (Based on \$45,000/yr)	\$191.97	\$346.28



Please Note:

There is an initial enrollment fee of \$25 per church/ministry

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

Schedule of Benefits

Group Life Insurance

Employee Death Benefit	\$25,000
Death of Spouse*	\$10,000
Death of Dependent*	\$ 5,000

*Only with family coverage

- 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 for information)

Extended Health Care**

- Annual Deductible: Nil
- Semi-Private Hospital: 100%
- Qualifying Prescription Drugs: Up to 80% (Overall Drug Maximum \$3,500)
- Prescription Deductible: \$5 Per Prescription
- Medical Services & Equipment: 100%
- Ambulance: 100%
- Paramedical Services: 80% - \$500 Maximum
- Out of Country: 100%
- Vision: 100% - \$150 per 24 Months (Adult) / \$150 per 12 Months (Child)

Dental**

- Basic Coverage: 80%
- Major Coverage: 50%
- Orthodontics: 50%
- Annual Maximum: \$1,500 per Person per Benefit Year for Basic and Major Combined
- Orthodontics Maximum: Lifetime Maximum of \$2,500 (Dependent Children Under Age 19 Only)
- Recall Examinations Every 6 Months
- Reimbursement is based on current Provincial Dental Association Schedule of Fees for General Practitioners

** Insured may share some costs with insurer

Schedule of Benefits

Short -Term Disability

- Benefit Amount: 66.67% of Weekly Salary
- Maximum: \$1,000 per Week
- Benefit Period: 16 Weeks
- Benefit Commencement: 1st Day Accident
1st Hospitalization
8th Day Illness
- Taxability: Non-Taxable

Long -Term Disability

- Benefit Amount: 66.67% of Monthly Salary
- Maximum: \$5,000 per Month
- Elimination Period: 113 Days
- Benefit Period: To Age 65
- Definition of Disability: 2 Year "Own Occupation"
- Taxability: Non-Taxable

Notes

- In order for the disability benefit to be tax exempt, the disability portion of the 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



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 Life, insurance 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.

The FCA Plus Society has continued to provide comprehensive benefit services through Nationally recognized benefit providers. 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 to negotiate further rate reductions due to volume discounts.

An outline of the 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 provided through the FSA Plus Society.

* Please note that this Benefit Summary is **NOT** a comprehensive list of the entire benefit plan coverage, and if there are any discrepancies between this list and the benefit plan booklet, the benefit booklet will be deemed correct.

For Further Information Contact:

PLANADMINISTRATOR

FCA Plus Society
c/o 2020 - 40th Avenue
Red Deer, Alberta T4N 5E3
P: 403-341-3408 F: 403-347-4959
fca@livingstones.ab.ca

SOCIETY CHAIRMAN

Rev. George Bradley
403-342-7800
pastorgrb@hotmail.com

MEMBER REPRESENTATIVES

Rev. Brian Allan
403-729-2018
withrowgospel@gmail.com

Rev. Brad Montsion
613-932-0685
bmontsion@gmail.com

CURRENT BENEFITS PROVIDER:

Encon Advisor
Scott Hanrahan
403-346-2191

scott@everybodybenefits.ca



Please Consult Our Agent for
Enrollment or to Clarify Coverage

Jodi Hopkins
403-346-2191
jodi@everybodybenefits.ca

You May Also View Additional
Information Online:

www.fcaministers.com/resources/canada



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Group Benefits Plan

