

FCA Plus 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 care, dental care and life insurance were included to round out the plan.

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

FCA Plus 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 FCA Plus increases its membership, it 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. FCA Plus continues to work towards additional without cost member benefits such as discounts on air travel. Members will be periodically informed about changes to the benefits provided through FCA Plus as they occur.

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

### For Further Information Contact:

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# Group Benefits



## 2020 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 represents an annual salary of \$45,000)**

#### Short Term Disability Monthly Premium

\$865.38 per week x 66.67% / 10 x \$0.59 = \$34.04

#### Long Term Disability Monthly Premium

\$3,750 per month x 66.67% / 100 x \$2.40 = \$60.00

### Standard Benefits

Choose either Family or Single coverage and add the premium from the appropriate column:

	<u>Single</u>	<u>Family</u>
Group Life	\$9.25	\$9.25
Dependent Life	N/A	\$2.01
AD&D	\$0.90	\$0.90
Critical Illness	\$12.40	\$12.40
Health Care	\$87.56	\$206.00
Dental Care	\$49.65	\$139.19
FCA Plus Fee (per employee)	\$7.00	\$7.00
<b>TOTAL</b>	<b>\$ 260.80</b>	<b>\$470.79</b>



Please note: there is an initial enrolment fee of \$25 per ministry

It is advised that the disability premium be paid in full 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 available with family coverage

- Waiver of premium to age 65 if disabled
- No evidence of insurability required

### Accidental Death and Dismemberment

Employee Benefit	\$25,000
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- Double life insurance for accidental death
- Dismemberment schedule in benefit booklet

### Critical Illness

- \$10,000 employee coverage

### Extended Health Care\*\*

- Annual deductible: Nil
- Semi-private hospital: 100%
- Prescription drugs: 80%  
\$3,500 annual drug maximum
- Prescription deductible: \$5 per prescription
- Medical service and equipment: 80%
- Ambulance service: 100%
- Paramedical service: 80%  
\$500 per practitioner
- Out of country: 100%
- Vision—\$150 per 24 months / per 12 months for dependent children

### Dental\*\*

- Basic coverage: 80%
- Major coverage: 50%
- Annual combined maximum: \$1,500
- Orthodontic Coverage: 50%
- Orthodontics for children age 19 and under only lifetime maximum: \$2,500
- Recall exams (general checkup): 6 months
- Reimbursement on current fee guide

\*\*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 hospital / accident  
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: two year own occupation
- Taxability: non-taxable

### Notes

- In order for the disability benefit to be tax exempt, the premium must be paid by the employee
- Participation in this plan could reduce employment insurance premiums
- \$7.00 per employee is collected each month to cover FCA expenses

