

The FCA recognizes the importance of providing a comprehensive benefits program that includes short and long-term disability, extended health care, dental care, and life insurance.

Therefore, we have developed “FCA Plus” that delivers quality and value while satisfying the diverse needs of our members. 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.

FOR MORE INFORMATION:

PLAN ADMINISTRATOR

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CURRENT BENEFITS PROVIDER:




Please Consult Our Agent for Enrollment or to Clarify Coverage
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For complete benefit information:

www.canada.fcaministers.com

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.



FCA GROUP BENEFITS

INDIVIDUAL AND FAMILY COVERAGE

MONTHLY PREMIUM SCHEDULE

2 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
 $\$865.38 \text{ per week} \times 66.67\% / 10 \times \$0.66 = \$38.08$

Long Term Disability Monthly Premium
 $\$3,750 \text{ per month} \times 66.67\% / 100 \times \$2.52 = \$63.00$

Standard Benefits

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

	Single	Family
Group Life	\$11.00	\$11.00
Dependent Life	N/A	\$2.01
AD&D	\$0.90	\$0.90
Critical Illness	\$13.00	\$13.00
Health Care	\$87.02	\$204.75
Dental Care	\$54.62	\$153.11
FCA Plus Fee (per employee)	\$7.00	\$7.00
TOTAL*	\$ 274.62	\$492.85

*includes Short and Long Term Disability

SCHEDULE OF BENEFITS

Group Life Insurance

- Employee Death Benefit \$25,000
- Death of Spouse \$10,000 (Family Coverage only)
- Death of Dependent \$ 5,000 (Family Coverage only)
 - Waiver of premium to age 65 if disabled
 - No evidence of insurability required

Accidental Death and Dismemberment

- Employee Benefit \$25,000
 - 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

SCHEDULE OF BENEFITS

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

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 years 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