

2017 Benefits Enrollment Guide



ANGLICAN CHURCH
IN NORTH AMERICA

Plan Year 2017

“Working Together for a Healthy Well-Being and Financial Security”

The Anglican Church in North America is pleased to provide you with a benefit program designed to safeguard your financial and health care needs.

This booklet is a guide to help you make benefit choices that are best for you and your family. It is not a complete description of the plan provisions. UNUM Insurance Certificates and the Benefit Summaries for each product are available for viewing and download on the ACNA Provincial website at <http://anglicanchurch.net/?/main/benefits> under Life & Disability.



Our employees are our
most valuable asset.

Table of Contents

Long-Term Disability Plan.....	5
UNUM	
Phone: 800-858-6843	
Website: www.unum.com	
Short-Term Disability Plan.....	6
UNUM	
Phone: 800-858-6843	
Website: www.unum.com	
Work / Life Assistance Program.....	7
UNUM	
Travel Assistance: 800-872-1414	
Work-Life Balance: 800-854-1446	
Website – Travel Assistance: www.assistamerica.com	
Website – Work/Life Balance: www.lifebalance.net	
Group Life and Accidental Death & Dismemberment Plan	7
UNUM	
Phone: 800-445-0402	
Website: www.unum.com	
Voluntary Life and Accidental Death & Dismemberment Plan.....	8
UNUM	
Phone: 800-445-0402	
Website: www.unum.com	

FULL TIME EMPLOYEES THAT WORK 30 OR MORE HOURS ARE ELIGIBLE TO PARTICIPATE IN THIS INSURANCE PROGRAM. PLEASE SEND THE COMPLETED ENROLLMENT FORM TO:

**LINDA MATHESIUS, BENEFITS CLERK
CARE OF: ANGLICAN CHURCH IN NORTH AMERICA**

**Phone: 724-266-9400 ext 105
Fax: 724-266-1129
Email: benefits@anglicanchurch.net
Address: P.O. Box 447
Ambridge, PA 15003-0447**

Long-Term Disability Benefits

UNUM

Long-Term Disability (LTD) provides the protection you need to ensure that your way of life is protected in case of a serious injury or illness. The following is a summary of the LTD disability plan offered through UNUM. You must be actively at work on the effective date of coverage.



Long-Term Disability Coverage	
Basic Benefit	60% of salary
Maximum Benefit	\$6,000 monthly
Elimination Period	90 days
Pre-existing Conditions	3/12 (There is a 3 month look-back from effective date and a 12 month waiting period on pre-existing conditions)
Benefit Duration	Social Security Retirement Age / Reducing Benefit Duration

Example:

Rates are based on fixed rate of .41 per \$100 of salary		
Total Compensation	Approximate Monthly Benefit	Monthly Cost
\$30,000	\$1,500	\$10.25
\$60,000	\$3,000	\$20.50
\$90,000	\$4,500	\$30.75

MONTHLY COST: Rate is \$0.41 per \$100 of salary
 TOTAL COMPENSATION divided by 100 multiplied by the RATE equals the ANNUAL COST, divide by 12 for MONTHLY COST.

MONTHLY BENEFIT:
 TOTAL COMPENSATION divided by 12 months, multiplied by: 60% for MONTHLY BENEFIT.

All salary updates will take effect on the July 1st anniversary date. Monthly earnings is determined from your prior year W-2. Earnings include housing allowance for Clergy.

Short-Term Disability Benefits

UNUM

In the event you become disabled from a non-work-related injury or sickness, short-term disability income benefits are offered through UNUM as a source of income. You must be actively at work on the effective date of coverage.



Voluntary STD Coverage	
Basic Benefit	60% of salary
Maximum Benefit	\$1,000 weekly
Elimination Period	14 days for Injury or Sickness
Pre-existing Conditions	N/A
Benefit Duration	11 Weeks

NOTE: Annual wages of \$86,666 and above are subject to the Maximum Weekly Benefit of \$1,000 per week.

To calculate the weekly benefit and monthly cost please use the formulas listed below:

WEEKLY BENEFIT:

ANNUAL SALARY divided by 52 = weekly salary, multiplied by Benefit Percent (.60) = the WEEKLY BENEFIT.

MONTHLY COST: Rate is \$0.56 per \$10 of salary

WEEKLY BENEFIT divided by 10 = _____ multiplied by the rate (.56) = MONTHLY COST

All salary updates will take effect on the July 1st anniversary date. Monthly earnings is determined from your prior year W-2. Earnings include housing allowance for Clergy.

Work / Life Assistance Program

UNUM

Work-Life Balance is included with your Long Term Disability coverage. The program is for employees and employers to request assistance for any personal or professional issue. It is available for everyday issues as well as crisis support, and is accessible by calling 800-854-1446 or on the web at www.lifebalance.net. The username and password are: lifebalance.

Assist America is an emergency travel service that is included with your Long Term Disability coverage. It aids employees who are traveling 100 or more miles from home on business or pleasure. It helps with medical care, legal referrals, finding lost luggage, sending and receiving emergency messages, etc. and is accessible by calling 800-872-1414 or on the web at www.assistamerica.com.

Group Life and AD&D Benefits

UNUM

All full-time employees are offered Group Life and Accidental Death and Dismemberment (AD&D) insurance. Monthly premium is paid by employer. You must be actively at work on the effective date of coverage.

The benefit amounts are:

Monthly Premiums

Class	Benefit Amount Thru Age 64		65% of Benefit Amount Ages 65 – 69		50% of Benefit Amount Ages 70+	
	Benefit Amount	Premium	Benefit Amount	Premium	Benefit Amount	Premium
1	\$150,000	\$73.50	\$97,500	\$49.88	\$75,000	\$39.75
2	\$100,000	\$51.00	\$65,000	\$35.25	\$50,000	\$28.50
3	\$ 75,000	\$39.75	\$48,750	\$27.94	\$37,500	\$22.88
4	\$ 50,000	\$28.50	\$32,500	\$20.63	\$25,000	\$17.25
5 (Retired)	\$ 5,000	N/A	N/A	N/A	\$ 5,000	\$16.00

Contact Linda Mathesius, 724-266-9400 ext 105, to update your beneficiary information.

Voluntary Life and AD&D Benefits

UNUM

If you want a greater level of protection, Anglican Church in North America provides you with the opportunity to elect Voluntary Life Insurance on yourself as well as your family. The monthly premium is paid by the employee through payroll deduction.

Please Note: Employees electing voluntary life will also have the opportunity to elect coverage on their spouse and/or child(ren). Spouse’s voluntary life election cannot exceed 100% of the employee’s voluntary life election.

Voluntary Life Insurance Coverage	
You can purchase coverage on yourself :	
<ul style="list-style-type: none"> • In increments of \$10,000 • To a maximum of \$500,000 or 5x your salary, whichever is less • With a guarantee issue amount of \$110,000 	
You can purchase coverage on your spouse :	
<ul style="list-style-type: none"> • In increments of \$5,000 • To a maximum of \$500,000 or 100% Employee election, whichever is less • With a guarantee issue amount of \$25,000 	
You can purchase coverage on your child(ren) :	
<ul style="list-style-type: none"> • Live birth to 6 months old: \$1,000 • 6 months to age 26: In increments of \$2,000 up to \$10,000 or 100% Employee election, whichever is less • With a guarantee Issue for the full amount 	

If you and your eligible dependents enroll when first eligible, you may apply for any amount of life insurance coverage up to the Guarantee Issue amount of \$110,000 for yourself and \$25,000 for your spouse without furnishing Evidence of Insurability. Any life insurance coverage over the Guarantee Issue amounts will be subject to Evidence of Insurability. If you and your eligible dependents enroll when first eligible and later wish to increase your coverage, you can do so during the next annual enrollment period, and only the life insurance coverage over the Guarantee Issue amount will be subject to Evidence of Insurability. If you and your eligible dependents do not enroll when first eligible, you can apply for coverage only during an annual enrollment period and will be required to furnish Evidence of Insurability for the entire amount of coverage.

Voluntary Accidental Death & Dismemberment:

Supplemental AD&D benefits are payable to your beneficiary, in addition to your Life Insurance benefit, if you are deceased within 365 days after a covered accident and the cause of your death can be attributed to the covered accident.

Voluntary AD&D Benefit	
Loss of life	100%
Loss of both hands, feet, or eyes	100%
Loss of hand, foot, or an eye	50%
Loss of thumb and index finger of same hand	25%

UNUM CORPORATION VOLUNTARY LIFE/AD&D RATES

Monthly Melded Payroll Deduction

EMPLOYEE

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000
Age Band											
0-24	\$1.40	\$2.31	\$3.21	\$4.11	\$5.02	\$5.92	\$6.82	\$7.72	\$8.63	\$9.53	\$10.43
25-29	\$1.48	\$2.47	\$3.45	\$4.43	\$5.42	\$6.40	\$7.38	\$8.36	\$9.35	\$10.33	\$11.31
30-34	\$1.64	\$2.79	\$3.93	\$5.07	\$6.22	\$7.36	\$8.50	\$9.64	\$10.79	\$11.93	\$13.07
35-39	\$1.98	\$3.47	\$4.95	\$6.43	\$7.92	\$9.40	\$10.88	\$12.36	\$13.85	\$15.33	\$16.81
40-44	\$2.48	\$4.47	\$6.45	\$8.43	\$10.42	\$12.40	\$14.38	\$16.36	\$18.35	\$20.33	\$22.31
45-49	\$3.46	\$6.43	\$9.39	\$12.35	\$15.32	\$18.28	\$21.24	\$24.20	\$27.17	\$30.13	\$33.09
50-54	\$5.02	\$9.55	\$14.07	\$18.59	\$23.12	\$27.64	\$32.16	\$36.68	\$41.21	\$45.73	\$50.25
55-59	\$7.28	\$14.07	\$20.85	\$27.63	\$34.42	\$41.20	\$47.98	\$54.76	\$61.55	\$68.33	\$75.11
60-64	\$10.90	\$21.31	\$31.71	\$42.11	\$52.52	\$62.92	\$73.32	\$83.72	\$94.13	\$104.53	\$114.93
65-69	\$18.32	\$36.15	\$53.97	\$71.79	\$89.62	\$107.44	\$125.26	\$143.08	\$160.91	\$178.73	\$196.55
70-74	\$32.05	\$63.61	\$95.16	\$126.71	\$158.27	\$189.82	\$221.37	\$252.92	\$284.48	\$316.03	\$347.58
75+	\$62.02	\$123.55	\$185.07	\$246.59	\$308.12	\$369.64	\$431.16	\$492.68	\$554.21	\$615.73	\$677.25

\$110,000 IS THE MAXIMUM THAT MAY BE ISSUED WITHOUT ANSWERING HEALTH QUESTIONS

SPOUSE

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
Age Band											
0-24	\$0.48	\$0.96	\$1.44	\$1.92	\$2.40	\$2.88	\$3.36	\$3.84	\$4.32	\$4.80	\$5.28
25-29	\$0.53	\$1.05	\$1.58	\$2.10	\$2.63	\$3.15	\$3.68	\$4.20	\$4.73	\$5.25	\$5.78
30-34	\$0.62	\$1.24	\$1.86	\$2.48	\$3.10	\$3.72	\$4.34	\$4.96	\$5.58	\$6.20	\$6.82
35-39	\$0.83	\$1.65	\$2.48	\$3.30	\$4.13	\$4.95	\$5.78	\$6.60	\$7.43	\$8.25	\$9.08
40-44	\$1.11	\$2.22	\$3.33	\$4.44	\$5.55	\$6.66	\$7.77	\$8.88	\$9.99	\$11.10	\$12.21
45-49	\$1.64	\$3.28	\$4.92	\$6.56	\$8.20	\$9.84	\$11.48	\$13.12	\$14.76	\$16.40	\$18.04
50-54	\$2.46	\$4.91	\$7.37	\$9.82	\$12.28	\$14.73	\$17.19	\$19.64	\$22.10	\$24.55	\$27.01
55-59	\$3.68	\$7.36	\$11.04	\$14.72	\$18.40	\$22.08	\$25.76	\$29.44	\$33.12	\$36.80	\$40.48
60-64	\$6.17	\$12.33	\$18.50	\$24.66	\$30.83	\$36.99	\$43.16	\$49.32	\$55.49	\$61.65	\$67.82
65-69	\$10.42	\$20.83	\$31.25	\$41.66	\$52.08	\$62.49	\$72.91	\$83.32	\$93.74	\$104.15	\$114.57
70-74	\$18.43	\$36.85	\$55.28	\$73.70	\$92.13	\$110.55	\$128.98	\$147.40	\$165.83	\$184.25	\$202.68
75+	\$36.73	\$73.46	\$110.19	\$146.92	\$183.65	\$220.38	\$257.11	\$293.84	\$330.57	\$367.30	\$404.03

SPOUSE AMOUNT CANNOT EXCEED 100% OF EMPLOYEES AMOUNT
and \$25,000 is the most that can be issued without answering health questions

CHILD(REN)

	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
LIFE/AD&D	\$0.92	\$1.85	\$2.77	\$3.70	\$4.62

NOTE: FINAL RATES MAY VARY DUE TO ROUNDING.

* AGE = CURRENT YEAR - BIRTH YEAR

UNUM CORPORATION LIFESTYLE LIFE/AD&D RATES CONTINUED

Monthly Melded Payroll Deduction

EMPLOYEE

	\$120,000	\$130,000	\$140,000	\$150,000	\$170,000	\$180,000	\$200,000	\$250,000	\$300,000	\$400,000	\$500,000
Age Band											
0-24	\$11.34	\$12.24	\$13.14	\$14.05	\$15.85	\$16.75	\$18.56	\$23.08	\$27.59	\$36.62	\$45.65
25-29	\$12.30	\$13.28	\$14.26	\$15.25	\$17.21	\$18.19	\$20.16	\$25.08	\$29.99	\$39.82	\$49.65
30-34	\$14.22	\$15.36	\$16.50	\$17.65	\$19.93	\$21.07	\$23.36	\$29.08	\$34.79	\$46.22	\$57.65
35-39	\$18.30	\$19.78	\$21.26	\$22.75	\$25.71	\$27.19	\$30.16	\$37.58	\$44.99	\$59.82	\$74.65
40-44	\$24.30	\$26.28	\$28.26	\$30.25	\$34.21	\$36.19	\$40.16	\$50.08	\$59.99	\$79.82	\$99.65
45-49	\$36.06	\$39.02	\$41.98	\$44.95	\$50.87	\$53.83	\$59.76	\$74.58	\$89.39	\$119.02	\$148.65
50-54	\$54.78	\$59.30	\$63.82	\$68.35	\$77.39	\$81.91	\$90.96	\$113.58	\$136.19	\$181.42	\$226.65
55-59	\$81.90	\$88.68	\$95.46	\$102.25	\$115.81	\$122.59	\$136.16	\$170.08	\$203.99	\$271.82	\$339.65
60-64	\$125.34	\$135.74	\$146.14	\$156.55	\$177.35	\$187.75	\$208.56	\$260.58	\$312.59	\$416.62	\$520.65
65-69	\$214.38	\$232.20	\$250.02	\$267.85	\$303.49	\$321.31	\$356.96	\$446.08	\$535.19	\$713.42	\$891.65
70-74	\$379.14	\$410.69	\$442.24	\$473.80	\$536.90	\$568.45	\$631.56	\$789.33	\$947.09	\$1,262.62	\$1,578.15
75+	\$738.78	\$800.30	\$861.82	\$923.35	\$1,046.39	\$1,107.91	\$1,230.96	\$1,538.58	\$1,846.19	\$2,461.42	\$3,076.65

THE ABOVE AMOUNTS REQUIRE ANSWERING HEALTH QUESTIONS

SPOUSE

	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$150,000	\$160,000	\$180,000	\$200,000	\$250,000
Age Band											
0-24	\$5.76	\$6.72	\$7.68	\$8.64	\$9.60	\$10.56	\$14.40	\$15.36	\$17.28	\$19.20	\$24.00
25-29	\$6.30	\$7.35	\$8.40	\$9.45	\$10.50	\$11.55	\$15.75	\$16.80	\$18.90	\$21.00	\$26.25
30-34	\$7.44	\$8.68	\$9.92	\$11.16	\$12.40	\$13.64	\$18.60	\$19.84	\$22.32	\$24.80	\$31.00
35-39	\$9.90	\$11.55	\$13.20	\$14.85	\$16.50	\$18.15	\$24.75	\$26.40	\$29.70	\$33.00	\$41.25
40-44	\$13.32	\$15.54	\$17.76	\$19.98	\$22.20	\$24.42	\$33.30	\$35.52	\$39.96	\$44.40	\$55.50
45-49	\$19.68	\$22.96	\$26.24	\$29.52	\$32.80	\$36.08	\$49.20	\$52.48	\$59.04	\$65.60	\$82.00
50-54	\$29.46	\$34.37	\$39.28	\$44.19	\$49.10	\$54.01	\$73.65	\$78.56	\$88.38	\$98.20	\$122.75
55-59	\$44.16	\$51.52	\$58.88	\$66.24	\$73.60	\$80.96	\$110.40	\$117.76	\$132.48	\$147.20	\$184.00
60-64	\$73.98	\$86.31	\$98.64	\$110.97	\$123.30	\$135.63	\$184.95	\$197.28	\$221.94	\$246.60	\$308.25
65-69	\$124.98	\$145.81	\$166.64	\$187.47	\$208.30	\$229.13	\$312.45	\$333.28	\$374.94	\$416.60	\$520.75
70-74	\$221.10	\$257.95	\$294.80	\$331.65	\$368.50	\$405.35	\$552.75	\$589.60	\$663.30	\$737.00	\$921.25
75+	\$440.76	\$514.22	\$587.68	\$661.14	\$734.60	\$808.06	\$1,101.90	\$1,175.36	\$1,322.28	\$1,469.20	\$1,836.50

SPOUSE AMOUNT CANNOT EXCEED 100% OF EMPLOYEES AMOUNT
and \$25,000 is the most that can be issued without answering health questions

NOTE: FINAL RATES MAY VARY DUE TO ROUNDING.

* AGE = CURRENT YEAR - BIRTH YEAR

IMPORTANT: The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.