



## ASSOCIATED GOSPEL CHURCHES Group Insurance Plan August 2011

The AGC Group Insurance Plan is provided by **Standard Life**. It includes **Life, AD&D, Dependent Life, Health & Dental and Long Term Disability. It is a TOTAL package.** (Health and Dental may be waived if covered under a spousal plan.)

Full-time employees of all AGC churches on the plan, working a minimum of **24** hours per week, are eligible for coverage following the **Probationary Period of three continuous months of employment**. A Standard Life Enrolment form is to be submitted **before** this date of eligibility. Enrolment forms are available from our office or off our website, [www.agcofcanada.com](http://www.agcofcanada.com) **Go to About Us, AGC Insurance Plan, Standard Life Enrolment Form.** Fill this in and mail directly to our office. Our Benefits Administrator, Susan Page, will process these forms.

**PLEASE NOTE:** Enrolment forms not received before the date of eligibility will be considered to be a Late Application. As such:

- Medical evidence of insurability will be required and the application could be declined.
- Dental benefits are restricted to \$250.00 during the first year of coverage.

Premiums are billed monthly in advance. These are employer paid. **LTD premiums are to be paid by the employee.**

### Monthly Premiums 2010-2011 Rates – effective August 1, 2011

**Single**

Life Insurance	\$ 14.30
AD&D coverage	1.75
Extended Health (Includes Vision)	79.96
Dental Care	39.73
<b>Premium – Single =</b>	<b>\$ 135.74*</b>

**Family**

Life Insurance	\$14.30
AD&D coverage	1.75
Dependent Life	1.89
Extended Health (Includes Vision)	191.27
Dental Care	104.71
<b>Premium – Family =</b>	<b>\$ 313.92*</b>

**Long Term Disability Rate 1.875/100\***

*(Monthly salary x 66.67% x rate = monthly charge)*

Example for a salary of \$ 45,000: Monthly Premium \$ 46.88

\* Add PST where applicable

### Plan Summary

• **Life Insurance**

All employees: \$ 50,000  
Benefits reduce 50% at age 65  
Benefits terminate at age 70

• **AD&D**

Sum Insured: \$ 50,000  
Benefits reduce 50% at age 65  
Benefits terminate at age 70

• **Dependent Life**

Spouse: \$ 10,000  
Child: \$ 5,000

• **Extended Health**

Deductible: None, Reimbursement 100%

Overall maximum: unlimited

- ▶ Hospital: Semi-private
- ▶ Paramedical Practitioners (Acupuncturist, Audiologist, Chiropractor, Masseur, Naturopath, Speech Therapist, Osteopath, Physiotherapist, Podiatrist or Chiropodist, Psychologist or Social Worker)
  - Yearly maximum \$ 500.00 per person per practitioner
  - No deductible, no prescription required
- ▶ Vision Care: Eye exam \$ 75 for each 24 month period
- ▶ Eye Glasses, Contacts or Laser Eye Surgery - \$200 for each 24 month period
- ▶ Hearing Aids: \$400 per 5 years
- ▶ Orthotics: \$250 per year

• **Emergency Out of Canada Coverage**

Deductible: None, Reimbursement: 100%

Overall maximum: \$1,000,000 per year

Terminates at age 70

Includes Travel Assist – World Wide Assistance

• **Drugs (Pay Direct Drug Card)**

Deductible: None, Reimbursement: 80%

Generic

Dispensing fee – capped @ \$ 8 max

• **Dental Care**

▶ Basic Coverage: \$ 1,500

- Deductible: None, Reimbursement 80%
- Basic coverage includes Endo & Perio

▶ Major Restorative: 50% to a maximum of \$ 1,000

- Ortho not covered

• **Long Term Disability Benefit**

Elimination Period – 4 months

Maximum Benefit Period and Age Limit: 65

Basic Monthly Benefit: 66.67% of the gross monthly income subject to a maximum of \$ 6,500

**QUESTIONS: Call or e-mail the AGC office: [sue@agcofcanada.com](mailto:sue@agcofcanada.com) 905-634-8184**