

HOLINESS PASTORS' EMPLOYEE BENEFITS HANDBOOK (5/97, R6/99)

This summary provides the Pastors of The Holiness Conference general information regarding their Medical Disability and Life Insurance Benefits. The information is an overview and not a concise explanation of benefits.

GROUP BENEFITS

All the Employee benefits provided to the Pastor's and their families are based on group enrollment. All Pastors employed by the Conference are eligible to enroll. Group enrollment allows the Conference to bid for benefits on a competitive basis, allowing for more liberal underwriting and more flexibility on plans to adopt. A group plan provides a way for those with marginal health problems to enroll on our plan. For those who elect to decline any of the benefits offered by the conference may do so, but they will NOT be reimbursed for premium saved.

MEDICAL INSURANCE

Kaiser Permanente is the Health Care Provider. This medical insurance is available to all Pastors of the Holiness Conference and their eligible dependents. Kaiser is an HMO Provider and requires that you use only their facility. There will be no health coverage if you seek medical help elsewhere. There is one exception to this rule and that is in case of an emergency. In case of an emergency, you are advised to seek help at the nearest medical facility. To be eligible for this benefit, you must notify Kaiser Permanente within 48 hours. Kaiser will pay what they determine to be reasonable and customary charges.

The plan we have chosen is Plan Q. This plan provides:

- .An office visit benefit of \$5 a visit.
- .Physicals, vision and hearing examinations, well-child care and therapy (such as physical, occupational and speech therapy) are at \$5 per visit.
- .Hospital benefits including physician' and surgeon' services, room and board, intensive care, blood components and transfusions, drugs, medicine and other necessary supplies at "no charge."
- .Maternity Care: Office visits benefit of \$5 a visit.
Lab, x-ray and other tests, hospitalization and full care of newborn while mother is in hospital.
- .Emergency! An emergency is a sudden, unforeseen illness or injury that requires immediate medical attention. If your condition is a life threatening condition or other problem you feel requires an ambulance, please make every effort to call your nearest Kaiser Permanente facility. If you are unable to call or go to the Plan facility, call 911 or go to the nearest hospital. If service is provided at a non-

plan facility you will be required to pay 50% of the first \$200 in charges plus any co-payment that normally applies.

- .Emergency Service treated at *In-Service Areas* is \$5 per visit.
- .Emergency Service treated *Outside your Service Area*, members are advised to call the 800 number to advise their primary care facility of treatment being administered. If admitted to hospital notify your primary care facility within 48 hours.
- .All other miscellaneous care will have a \$5 per visit charge or there will be no charge if it is a covered benefit.

Eligible Dependents

The following family members may enroll as your dependents:

- .Spouse
- .Unmarried dependent children (including adopted children) and those of your spouse who are under the age of 19.
- .Unmarried children over the age of 19 who are full-time students until the age of 24.
- .disabled children who are chiefly dependent upon you for support and incapable of self-support. Disability must have occurred prior to age 19.

This brief overview is to explain some of the basis benefits of your health plan. Everyone eligible to receive benefits should visit their local facility to familiarize themselves of how the system works. There are slight differences of procedures and benefits at the different regions where the facilities are located. There are three regions that our conference has established the Kaiser Health Plan. They are Southern California, Northern California and Hawaii. Although there are benefit books available, the simplest way to understand your plan is to visit your local facility.

A more accurate description of benefits can be obtained by calling or visiting your nearest Kaiser Permanente Facility. The telephone number should be located on your membership card. You may also contact Sets Tomita at (818) 894-8721, FAX (818) 891-1541 or e-mail: SetsT@aol.com

GROUP LONG-TERM DISABILITY AND TERM LIFE INSURANCES

Long-Term Disability

The Holiness conference has provided their pastors with a long-term disability plan with Phoenix Home Life Insurance Company.

Plan Design

Benefit	60% of basis monthly earnings
Maximum Benefit	\$1,000 per month
Minimum Benefit	\$50 per month
Integration	Family Social Security
Elimination period	90 days
Benefit Duration	ADEA 1
Pre-Existing Condition	6/12
Basic monthly earning definition	Salary only

Benefit Duration ADEA (Age Discrimination Employment Act)

<u>Age at Disablement</u>	<u>Benefit Duration Limit</u>
Under 60	to 65
60	5 years
61	4 years
62	3 ½ years
63	3 years
64	2 ½ years
65	2 years
66	21 months
67	18 months
68	15 months
69 and over	12 months

Standard Disability Definition

Total disability means an insured employee cannot work because of sickness or injury. An employee is "Totally Disabled" if he/she is unable to perform all the material and substantial duties of his/her regular occupation during the elimination Period and the following 24 months. Afterwards, the employee must be unable to perform all duties of any gainful occupation for which he/she is reasonably qualified by education, training or experience, while taking his/her prior earnings into consideration. While disabled, the employee must be under the regular care of a physician.

Life and AD&D

All pastors are provided with a Group Term Life Insurance along with Accidental Death and Dismemberment Benefit (AD&D)

	<u>Class</u>	<u>Benefit</u>
Basic Life	All Employees	\$50,000
Basic AD&D	All Employees	\$50,000

Life and AD7D Reduction Schedule:

35% at age 65	\$32,500
35% at age 70	\$21,125
35% at age 75	\$13,700

Benefits that apply to coverage's in occupational and non-occupational accidents. The following portion of the AD&D benefit amount will be paid for an insured employee who within 90 days of the accident and as a direct result of the accident suffers a loss listed below:

<u>Loss</u>	<u>Benefit Amount</u>
Loss of Life	100%
Loss of both hands, both feet or the sight of both eyes	100%
Loss of one hand <u>and</u> the sight of one eye, one hand <u>and</u> one foot <u>or</u> one foot <u>and</u> the sight of one eye	100%
Loss of a hand, one foot, <u>or</u> the sight of one eye	50%

Loss of a hand or foot means severance at or above the wrist or ankle. Loss of eyesight means permanent loss of vision.

A more accurate description of Life or Disability benefits can be obtained from Phoenix Home Life at (800) 451-2513 or contact Sets Tomita (818) 894.8721 FAX (818) 891.1541 or e-mail: SetsuT@aol.com