For New Hires: Enrollment within 30 days of hire allows Basic Term Life and Standard Term Life enrollments without a Statement of Health (SOH). Enhanced Term Life also has a Guarantee Issue amount for New Hires and their Spouse. See the note below.

Basic Life is required for all full-time employees within a participating organization. One must enroll in Basic Life prior to electing Standard and/or Enhanced Life.

MetLife Group Term Life and Accidental Death Insurance

For New Hires: Enhanced Life amounts up to $100,000 are available to the Employee as a Guarantee Issue (GI) - and no Statement of Health (SOH) is required for a GI amount. Enhanced Life enrollments over $100k or elected outside the 30-day New Hire window will require SOH for the full amount requested.

Enhanced Life is available for the Spouse and/or Children if the Employee enrolls for Enhanced Life. Spouse GI amount (for New Hire Employees) is $30K. Spouse Enhanced Life is limited to 50% of the coverage elected by the Employee or a maximum of $50k.

Note that both the employee and spouse age-based premium calculations are based on the Employee's age on January 1 of each year.

MetLife Dental

Both the Dental Plan and the Vision Plan offer Basic, Enhanced, and Voluntary offerings.

Family members of the Employee are enrolled in the same type of plan as the Employee (no mix and match per family).

Dental or Vision plan enrollment is for a full calendar year. No plan changes may be made mid-year unless due to a Life Event.

Ameritas Vision

For both the Dental and the Vision products: The Basic plan benefits are included in the Enhanced plan. The Voluntary plans mirror the Enhanced plans with small exceptions.

Unum Long Term Disability and Long & Short Term Disability

For all New Hires: The Insurance Adoption Agreement (IAA) is the document we provide for you to establish your church or organization as a participating Group and to communicate which PCA Group Insurance plans will be offered to your full-time staff (those working 30 or more hours per week). Please call our office or email insurance@pcarb.org with your request. You may update benefits offered by submitting an updated IAA, if needed.

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### PCA Long Term Disability Insurance

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Benefit</th>
<th>RIP</th>
<th>COLA</th>
<th>Pre-Ex</th>
<th>Own-Occ.?</th>
<th>Max</th>
<th>WIB</th>
<th>Rate / $100 in comp.</th>
</tr>
</thead>
<tbody>
<tr>
<td>LTD 1 - Enhanced (taxable premium, tax-free benefit)</td>
<td>66.67%</td>
<td>9%</td>
<td>3%</td>
<td>3/12</td>
<td>to SSNRA</td>
<td>$15,000 / mo.</td>
<td>12 mos.</td>
<td>$0.744</td>
</tr>
<tr>
<td>LTD 2 - Basic (taxable premium, tax-free benefit)</td>
<td>66.67%</td>
<td>0%</td>
<td>0%</td>
<td>3/12</td>
<td>24 mos.</td>
<td>$6,000 / mo.</td>
<td>12 mos.</td>
<td>$0.566</td>
</tr>
<tr>
<td>LTD 3 - Voluntary (taxable premium, tax-free benefit)</td>
<td>60.00%</td>
<td>0%</td>
<td>0%</td>
<td>12/24</td>
<td>12 mos.</td>
<td>$6,000 / mo.</td>
<td>12 mos.</td>
<td>$0.727</td>
</tr>
</tbody>
</table>

**Example**

A pastor makes $75,000 in taxable compensation of $50,000 plus $25,000 in non-taxable housing allowance. The rate is based on the combined total compensation and housing of $75,000. He is provided with LTD 1 Enhanced coverage and these numbers are in the sample calculation.

**Premium Calculation:**

- $75,000 / $100 = 750 (to obtain 'hundreds' of compensation)
- 750 x 0.744 = $558 per year or $46.50 per month

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The PCA life products currently offered are Term Life plans.

The PCA life insurance plans and the terms associated with each plan below are intended to work in conjunction with the premiums and age groups/terms detailed on the current Annual PCA Rate Sheet.

<table>
<thead>
<tr>
<th>PCA Term Life Plan</th>
<th>Insurance Premium Rate*</th>
<th>Insurance Plan Benefit*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Increase/Decrease/Fixed</td>
<td>Face Value Decrease/Fixed</td>
</tr>
<tr>
<td><strong>Basic Life</strong> – Provides a life benefit as well as an equal amount of Accidental Death &amp; Disability coverage.</td>
<td>Decreases at same percentage as face value</td>
<td>Decreases to 65%, 50%, 35% and 20% beginning at age 65 in 5-year increments capping with the 80+ term</td>
</tr>
<tr>
<td><strong>Standard Life</strong></td>
<td>Fixed premium rate</td>
<td>Decreases beginning at age 50 in 5-year increments to 80+</td>
</tr>
</tbody>
</table>
| **Enhanced Life** – Employee | Increases beginning at age 30 in five-year increments capping at age 75+ | -Fixed enrollment level until age 65  
- January following 65th birthday, benefit reduces to 65% of the enrolled value  
- January following 70th birthday, benefit reduces to 50% of the original enrolled value |
| Employee must elect coverage to be eligible to add coverage for Spouse and/or Child. | Increases with Employee’s age as listed on reverse side of this sheet. | -Spouse coverage will decrease as the Employee’s coverage decreases. -Spouse coverage may not exceed half the amount of coverage the Employee carries. |
| **Enhanced Life** – Dependent/Spouse | -Fixed – no rate change while child remains eligible for coverage  
-One premium covers all eligible children | -Fixed value – no change for eligible child(ren)  
-Full enrolled value applies to each child |
| Spouse may have half the amount selected by the employee but no more than $50k. | | |
| **Enhanced Life** – Dependent/Child(ren) | Maximum coverage amount is $10k and is payable per each child. | |
| Maximum coverage amount is $10k and is payable per each child. | | |

*For PCA plans, updated monthly premiums and/or face value changes are effective on January 1 following the birthday when the age term is reached.

Review the current Rate Sheet to see the specific terms and rates as they differ for each of these products.

PCA Group coverage is available to those who reside in the US and are working 30 or more hours per week for a PCA church or an approved church-related organization. Enrollment is based on the Employer/Employee relationship. PCA plans are offered for enrollment when confirmation of benefits offered is communicated to our office through a completed Insurance Adoption Agreement. Once Employee completes enrollment in SmartBen, monthly invoices will be generated and mailed to the Employer for payment.