

Anglican Benefits Program

Benefit Guide

January 1, 2009-December 31, 2009



Welcome to the Anglican Benefits Program. As a full-time active employee, working 30 or more hours, you are eligible to participate in this benefit program.

Vision

*Long Term and
Short Term
Disability*

Life/AD&D

*Work/Life
Assistance
Program*

May 4, 2009

— Contact Information —

Refer to this list when you need to contact one of your benefit vendors. For general information contact Melody Mendolia, 817-244-2885.

VISION: _____ PG 3

Provider Name: Avesis
Provider Phone Number: 800-828-9341
Provider Web address: www.avesis.com

LONG TERM DISABILITY & WORK/LIFE ASSISTANCE PROGRAM: _____ PG 4

Provider Name: UNUM
Provider Phone Number: 800-858-6843
Travel Assistance: 800-872-1414
Work-Life Balance: 800-854-1446
Provider Web Address: www.unum.com

SHORT TERM DISABILITY: _____ PG 5

Provider Name: UNUM
Provider Phone Number: 800-858-6843
Provider Web Address: www.unum.com

LIFE & ACCIDENTAL DEATH & DISMEMBERMENT: _____ PG 6

Provider Name: UNUM
Provider Phone Number: 800-445-0402
Provider Web Address: 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: MELODY MENDOLIA, CARE OF THE EPISCOPAL DIOCESE OF FORT WORTH.

Phone: 817-244-2885
Fax: 817-244-3363
Email: mamendolia@fwepiscopal.org
Address: 2900 Alameda
Fort Worth, Texas 76108



— Vision —

You may access the Avesis network on their website at www.avesis.com. Avesis does offer a LASIK discount. Please see your benefit summary for further details. You may also contact Customer Service at 800-828-9341.

Type of Service	Amount You Pay-Network Doctor
Eye Exam (every 12 months)	\$10 copay
Material Copay	Covered in full
Lenses (every 12 months)	Selected lenses covered in full
Frames (every 12 months)	\$50 Wholesale Allowance = Average \$100 - \$150 Retail
Contact Lens (elective)	Covered up to \$130

Monthly Vision Premium Rates

Employee Only	Employee + Spouse	Employee + Child/ren	Employee + Family
\$13.28	\$19.76	\$21.00	\$25.30



— Long-Term Disability Insurance —



In the event you become disabled from a non work-related injury or sickness, disability income benefits are offered as a source of income.

	Long-term Disability	
	Lay Person - Voluntary	Clergy - Paid Benefit
Elimination Period	360 Days	
Monthly Benefit Amount	50% of monthly earnings	50% of monthly earnings
Maximum Monthly Benefit	\$5,000	
Benefit Duration	To Age 65	

Examples:

Clergy: Rates are based on fixed rate of .36 per \$100 of salary		
Total Compensation	Approximate Monthly Benefit	Monthly Cost
\$30,000	\$1,250	\$ 9.00
\$60,000	\$2,500	\$18.00
\$90,000	\$3,750	\$27.00

Lay Person: Rates are based on AGE, see applicable Age/Rate Table. <i>(Below based on 30-34 year old)</i>		
Total Compensation	Approximate Monthly Benefit	Monthly Cost
\$30,000	\$1,250	8.25
\$60,000	\$2,500	16.50
\$90,000	\$3,750	24.75

Age Rate Table/Lay Person

15-24	.26
25-29	.31
30-34	.33
35-39	.39
40-44	.47
45-49	.48
50-54	.59
55-70+	.60

MONTHLY COST:

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: 50% for MONTHLY BENEFIT.



— Short-Term Disability Insurance —

The Anglican Benefit Program offers short-term disability through UNUM. In the event you become disabled from a non work-related injury or sickness, disability income benefits are offered as a source of income.

	Short-Term Disability
Elimination Period	30 Days
Weekly Benefit Amount	60%
Maximum Weekly Benefit	\$1,000 per week
Benefit Duration	52 weeks

NOTE: Annual wages of \$86,000 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 \$0.51 per \$10 of salary
WEEKLY BENEFIT divided by 10 = _____ multiplied by the rate (.51) = MONTHLY COST



Work/Life Assistance Program

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, password: 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.



— Life and AD&D Insurance —

The Anglican Benefits Program offers full-time employees group life and accidental death and dismemberment (AD&D) insurance. Through age 64 the monthly cost for \$50,000 per employee is \$28.50. At age 65 the coverage is reduced to \$32,500 with a monthly cost of \$20.63. At age 70 the coverage is reduced to \$25,000 with a monthly premium of \$17.25. Contact Melody Mendolia, 817-244-2885 to update your beneficiary information.