Greetings, Ministry Partners!

Because so many MC churches do not currently participate in our group LTD and family life insurance plans, I'm wondering if perhaps they don't know what's available to them. Since you at the district/regional level are usually the first connection new pastors and churches have with our denomination, I thought I should begin my communication campaign with you. ;-)

Just to quickly summarize ...

* **Long-Term Disability (LTD)**

Our LTD insurance plan provides an income in the unfortunate instance of becoming totally disabled. The plan may provide up to 66.66% of lost eligible income. The premium for LTD coverage is .48 percent of the employee's monthly salary ($.0048 x monthly salary). For example, a monthly salary of $2,000 cash salary + $2,000 housing allowance = $4,000 monthly compensation x $.0048 = $19.20, always rounded up to the next dollar, would be a monthly premium of $20 (billed to the church quarterly at $60 per quarter). (See attached documents for more details.)

* **Family Life**

In the event of a death, this insurance plan pays $50,000 for an enrolled employee, $10,000 for an employee's enrolled spouse, and $10,000 each for an employee's enrolled dependent children under the age of 26. (If additional children are born or adopted into the family, they should be enrolled within the first 30 days of joining the family.) The premium for this family plan is $14 per month whether covering just the employee, employee and spouse, or the whole family (regardless of the number of children). (See attached documents for more details.)

Any Missionary Church employee (at a church or district/regional office) who regularly works at least 20 hours per week is eligible to enroll in one or both of these group plans ... whether a pastor, assistant pastor, secretary, janitor, or whatever. The national MC office always bills the church (quarterly) for premiums, but the church and employee can decide together whether the church will be responsible for the cost or whether the employee will cover the cost (either through payroll deduction or personal check to reimburse the church).

To enroll in either or both of these plans, the eligible employee simply completes and returns the attached enrollment form to me ...  checking the appropriate boxes in section "B. BENEFIT ELECTION" indicating Yes or No for both LTD and Life (could be YES for one and NO for the other).

Those MC employees who enroll within the first 30 days of eligibility (usually date of hire) are automatically accepted into the group plan. However, any employee who delays enrolling until after the 30-day window must also submit an "evidence of good health" questionnaire (also attached) for the the review of insurance underwriters ... who may, or may not, choose to allow the prospective enrollee into the group plan (though if in general good health, rejection is highly unlikely).

It might be a good idea to provide this information to our churches and staffs annually to make sure these optional benefits are understood. Because I just began the role of group insurance administrator a few months ago, I'm not entirely sure how we usually communicate this to new churches and/or pastors. If you want me to contact any of your churches and/or pastors directly, let me know; otherwise I'll assume you are providing these details to those in your district/region.

If you have any questions about LTD or life insurance, don't hesitate to contact me.

Blessings,

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