

**ATTACHMENT I  
EMPLOYEE BENEFITS APPENDIX  
TO  
CONGREGATIONAL MEMBERSHIP AGREEMENT  
OF  
EVANGELICAL COVENANT ORDER OF PRESBYTERIANS**

OVERVIEW

The leadership of the Evangelical Covenant Order of Presbyterians (the “ECO”) has approved a plan of employee health and welfare benefits (this plan is referred to as the “ECO Employee Benefits Plan,” “ECO Plan,” or “Plan” in this Appendix) which each member congregation’s church entity (i.e., the corporation or individual trustees of the congregation, referred to in this Appendix as the “Church”), by its acceptance of membership in the ECO agrees to offer to all Church<sup>1</sup> Pastors and Church Staff on the terms and conditions provided for in this Employee Benefit Appendix (including all documents incorporated by reference into this Appendix).

Submission of a completed Benefits Application (described later in this Appendix) will serve as the Church’s request to adopt the employee benefits of the ECO Plan under the terms of this Appendix and with the features selected in the Benefits Application. Upon approval of the Benefits Application (with such modifications as may be required) by the ECO Health & Welfare Plan Committee, the Benefits Application will be the Church’s contract with the ECO with respect to employee health and welfare benefits.

Employee Benefits: The ECO Employee Benefits Plan consists of the following coverage effective for the initial Plan year May 1, 2012 through April 30, 2013, and shall continue each Plan year thereafter subject to the provisions for amendment or termination set forth in this Appendix:

- A. Medical
- B. Dental
- C. Vision
- D. Employee Assistance Plan (EAP)
- E. Basic Life and AD&D insurance
- F. Short-Term Disability
- G. Long-Term Disability
- H. Wellness Program
- I. Voluntary Benefits comprised of
  - a. Life and AD&D insurance coverage for Employee, Spouse, and Children
  - b. Disability insurance
  - c. Critical Illness / Cancer insurance
  - d. Whole Life insurance

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<sup>1</sup> For purposes of this Appendix, except as the context may otherwise indicate, the term “Church” will also include any other employing organization such as the ECO whose employees are eligible to participate in the ECO Plan.

- J. Long Term Care
- K. Health Care Flexible Spending Account & Dependent Care Flexible Spending Account (in conjunction with a Cafeteria Plan for payment of pre-tax health benefit and FSA contributions)
- L. Grant Assistance Program

The above coverage will be provided pursuant to the governing Plan documents consisting of the respective insurance policies, related vendor contracts, the VEBA trust, and other program documents (each of which is incorporated herein by this reference and shall be listed in the ECO Employee Benefits website portal, and all together being referred to as the "Governing Plan Documents").

Each Church shall have the ability to customize certain aspects of the Plan coverage for its employees within the parameters described in the Benefits Application in this Appendix, and the approved Benefits Application executed by each Church is hereby incorporated into this Appendix by this reference. Except as otherwise stated in the Benefits Application or this Appendix, no Church shall provide any of the group benefits available through the ECO Employee Benefits Plan outside of the arrangements made pursuant to this Appendix and the Governing Plan Documents. Each Church shall be responsible on an ongoing basis to ensure compliance with tax code nondiscrimination requirements and other applicable laws with respect to its employees.

Among the ECO Employee Benefit Plan programs not described in the Benefits Application (because they do not require any election by the Church), the following programs are of particular significance to each Church:

**FLEX PLAN BENEFITS:** Each Church will offer eligible employees the ability to pay their share of any premiums for medical, dental and vision benefits on a pre-tax basis using the structure of a cafeteria plan ("Flex Plan") under Section 125 of the Internal Revenue Code. The Flex Plan shall permit each eligible employee to (A) contribute up to \$2500.00 each Plan year on a pre-tax basis to a health care flexible spending account (to reimburse employees for out-of-pocket health care expenses not covered by their ECO medical, dental and vision benefits) and/or (B) receive up to \$5000.00 annually from their pre-tax contributions made to a dependent care flexible spending account (to reimburse employees for certain expenses incurred for day-care services of their dependents or impaired spouses). Participation in the ECO Flex Plan Benefits arrangement is not guaranteed for Churches that opt out of the ECO medical benefit for Church Staff (see Benefits Application regarding opt out). If at the time of transitioning to ECO, a Church currently has a flex benefit plan in place for medical expenses, dependent care expenses, or both, the Church may choose to maintain its non-ECO flex benefit plan until December 31<sup>st</sup> of the year of transition. On the following January 1<sup>st</sup>, the Church will be required to join the ECO Flex Plan Benefits arrangement and will not be allowed to continue its non-ECO Flex Plan arrangement.

**HEALTH SAVINGS ACCOUNT (HSA):** For any Church electing to include the CIGNA administered high deductible Medical option compatible for HSA participation, CIGNA will make an HSA arrangement available to participating employees so employee HSA contributions can be made pre-tax. In addition, a limited purpose health care flexible spending account covering only dental and vision expenses will also be available under the ECO Flex Plan for such employees.

**GRANT ASSISTANCE PROGRAM:** The Grant Assistance Program (GAP) will provide financial assistance to qualified Churches to help them pay qualified Pastors' premiums under the Plan for medical coverage and to assist Pastors and their covered families in paying for burdensome medical claims as identified under approved GAP policies. Eligible employees are those Pastors who are covered by the medical benefit under the PC(USA) Board of Pension Plans immediately prior to commencing participation in the medical benefit under the ECO Employees Benefit Plan in connection with the Church's transition to the ECO. The GAP will be funded by a "Small Church Support Fee" assessed as a per Pastor/employee monthly contribution for each full-time Church employee (i.e., Pastors or Full Time Employees) eligible for ECO medical coverage (whether or not opt out medical coverage is in place or whether the employee is enrolled in the Plan's medical coverage), which shall be assessed as part of the Church's monthly Plan contribution. For purposes of this GAP funding, each Church will still be required to pay the Small Church Support Fee for up to twelve (12) months with respect to a vacancy in the position of a Pastor of the Church. The ECO H&WP Committee (as defined below) shall establish an annual maximum amount that may be distributed from the GAP funds and shall establish reasonable written policies and procedures for the operation and management of the GAP program.

**CONTINUATION COVERAGE:** The Governing Plan Documents include limited continuation coverage for employees and their dependents in order to facilitate transition to other available coverage in the event of a loss of ECO medical, dental or vision coverage due to death, termination or other change of employment status, change of marital status, or loss of dependent child status. The continuation coverage cost incurred by a Pastor moving between ECO member Churches shall be paid by the receiving Church. Employees qualifying as Retirees (see Benefits Application) will also have certain ongoing coverage eligibility.

ECO Health & Welfare Plan Committee Authority:

The Health & Welfare Plan Committee of the ECO (the "ECO H&WP Committee") has been authorized by the ECO (and is authorized by each Church adopting the Plan) to approve the design of the Plan (including without limitation the selection of vendors and programs, setting of premium rates, contribution requirements, and the adoption of amendments from time to time as deemed necessary or appropriate by the ECO H&WP Committee), to implement and administer the Plan (including without limitation the authority to approve Benefit Applications and to engage third parties to service the Plan such as, but not limited to insurance carriers, consultants, counsel, and other administrative and professional vendors), and to adopt and interpret rules and regulations for all purposes relating to the proper establishment and maintenance of the Plan to insure that the intentions of all parties are reasonably carried out.

Funding:

- A. For each Plan year, the ECO H&WP Committee, in its sole discretion, will establish an initial premium or rate (which will be broken down by type of benefit and level or tier of coverage) to be charged to participating Churches for the benefit coverage elected by and for the Pastor and Full Time Employees of each Church under the ECO Plan pursuant to its Benefits Application. This premium or rate, will be strictly an estimate of the amount of revenue required to pay expected claims, liabilities, expenses, and insurance coverages, and to build adequate reserves for the ECO Plan benefits programs. The self-funded medical and dental premiums will be calculated annually using industry-based standards as well as ECO's claims experience in coordination with their respective claims administrators.
- B. Each Church will be responsible for submitting an initial premium deposit (based on the number of Pastor and Full Time Employees enrolled in each benefit under the Plan) for its first month of Plan coverage not later than thirty (30) days prior to the effective date of the Church's Plan participation. Thereafter, the Plan contributions required of each employing organization (including both the employer share and any employee share) shall be remitted to the ECO Employee Benefits Plan by the employing organization in monthly installments by ACH transmission by the fifteenth (15<sup>th</sup>) day of the month prior to the month of coverage or at such other times or times as may be specified by the ECO H&WP Committee. The ECO H&WP Committee reserves the right to terminate or suspend Plan benefits for any Church employee for whom dues payments are delinquent and to assess a reasonable penalty for late delinquent payments if ongoing participation is permitted. Payments are considered delinquent if, when due on a monthly billing basis, they are not paid in full by the first day of the month following the initial due date for payment. (Example: For coverage effective for the month of June, payment would be due May 15<sup>th</sup> and would become delinquent on June 1<sup>st</sup>.) Payments due other than on a monthly schedule shall be considered delinquent 15 days after written notice of late payment is delivered except as may otherwise be stated in such notice. Adjustments to contribution payments due to employee terminations or new hires will not be made retroactive to any month of coverage beginning more than thirty (30) days prior to the date a written request for adjustment is received by the ECO H&WP Committee (or its designee).
- C. All monthly Plan contribution payments from each Church (except for the initial deposit) must be made via ACH transmittal to ECO's designated financial institution. There is no option to make Plan contributions via check except for the initial deposit.
- D. If a Church fails to renew after the close of a Plan year, or its participation in the ECO Plan and ECO VEBA (as defined in the Benefits Application) is terminated for any reason during the course of the Plan year, the Church will be responsible for payment of an amount equal to their run-out claims associated with their respective benefits for twelve (12) months beginning with the later of (i) the end of the month of their membership termination date or (ii) the end of their thirty (30) day termination transition coverage (see "Termination Provisions" below). They will also be required to pay four (4) months of administrative fees. These payments (based on run-out claims and administrative fees) shall be paid monthly (via ACH as provided in C) by the terminating Church on the same schedule as described in B, above, for regular premiums.
- E. If a Church fails to renew after the close of a Plan year, or its participation in the ECO Plan and ECO VEBA is terminated for any reason during the course of the Plan year, the Church understands and

agrees: i) that no conversion options are available for the Church's participating employees, spouses, and dependents under any of the medical, dental, vision, or FSA health benefits of the ECO Plan and that such employees, spouses, and dependents shall not be eligible under continuation provisions or otherwise to retain coverage under any such plans or options except as provided under the "Termination Provisions," below, and ii) that continuation of coverage for any former employee or spouse and dependents participating in ECO Plan health benefit continuation at the time such Church participation terminates shall remain available to such individuals under the ECO Plan continuation rules.

- F. ECO VEBA: Each Church agrees as a condition of participating in the ECO Plan to participate in the Evangelical Covenant Order of Presbyterians Voluntary Employees Beneficiary Association (the "ECO VEBA") during the period for which the Church's Benefits Application is in effect. The VEBA is a trust established under the authority of the ECO H&WP Committee, as Trustees of the ECO VEBA, for the purpose of receiving the contributions of all member Churches (as well as the corporation of the ECO), and the respective employees of each that are required to fund the ECO Employee Benefits Plan for the benefit of the eligible employees and their dependents who participate under the benefits of the Plan. The ECO VEBA shall disperse those funds pursuant to the directions of the Trustees for the payment of benefits provided under the ECO Employee Benefits Plan and the reasonable administrative expenses incurred in maintaining and administering the Plan. By agreeing to participate in the ECO VEBA, each Church acknowledges it has joined the VEBA as a participating employer and has agreed to be bound by all terms of the VEBA trust agreement, as the same may from time to time be amended, including all actions taken by the Trustees pursuant to the authority conferred upon said Trustees by the trust agreement. Each Church understands and agrees that the ECO VEBA funds, both principle and income, shall be pooled for purposes of meeting the obligations under all ECO Plan benefits on an aggregate basis across all member Churches and the ECO (including without limitation obligations for claims, insurance premiums, and administrative expenses such as vendor and service-provider fees); provided however that no contributions for benefits other than the Grant Assistance Program (and no earnings on such other benefit contributions) shall be available for purposes of funding Grant Assistance Program benefits. Accordingly, dividends, rebates, premium holidays, health and dependent care FSA account forfeitures, and any other accrual to the ECO VEBA funds shall be credited to the ECO VEBA in the aggregate, not to any particular Church or employee or other Plan participant, and shall be available for payment of any obligations of the ECO Plan as determined by the ECO H&WP Committee and provided for in the ECO VEBA trust.

#### Termination Provisions:

The participation of a Church in the ECO Plan, including all applicable contribution requirements, shall be terminated when, and only when, the Church's membership in the Evangelical Covenant Order of Presbyterians is for any reason terminated. Upon ECO membership termination, a Church may continue for its Pastor and Full Time Employees the Plan benefits it has in effect immediately prior to such termination on the same terms and conditions for thirty (30) days following the end of the month in which such membership termination is effective. With respect to the medical benefit under the ECO Plan: (i) If a Church initially exercises its Church Staff Opt-Out provision upon first joining the ECO, the Church may elect

to offer its Church Staff the ECO medical program at a later date, and (ii) If the Opt-Out provision is exercised at a later date, the Church will not be allowed to offer the ECO medical program to its Church Staff at any subsequent time.

Amendment: The ECO H&WP Committee reserves the right to amend the Plan, including without limitation the ECO VEBA, in whole or in part at any time with respect to any benefit, participating employee, participating Church, or otherwise, for any purpose, including without limitation to comply with federal, state, and/or other applicable legislative and regulatory requirements, and any amendments may alter the payment of benefits regardless of when a claim to the benefits may have accrued except as limited by applicable law.

\*\*\*\*End of General Appendix Terms; Benefits Application Form Follows\*\*\*\*

**BENEFITS APPLICATION  
FOR CHURCHES OF THE  
EVANGELICAL COVENANT ORDER OF PRESBYTERIANS**

*(Each Church shall complete and execute a copy of the following form of Benefits Application as a condition of ECO membership and subject to ECO H&WP Committee Approval.)*

Church Name: ("Church") <sup>a</sup>		Telephone Number:	
Office Address:			
Church Contact Person:		Email Address:	
Church Website:		Fax Number:	

<sup>a</sup> For purposes of this Benefits Application, "Church" includes the corporation of the congregation or individual trustees of the congregation, as applicable.

The above-identified Church, by signature of the representative named below and duly authorized to act on behalf of, and bind, the Church (and, specifically, the respective corporation or individual trustees of the congregation) to the terms of the ECO Employee Benefits Plan ("Plan"), hereby adopts the Plan and agrees to offer the benefits of the Plan to its Church Pastors and Church Staff under the terms and conditions of the Employee Benefits Appendix (of which this Benefits Application is a part) and the Governing Plan Documents (as identified pursuant to the Employee Benefits Appendix) subject to the elections specified in this Benefits Application.

**Effective Date:** This Benefits Application, and the benefits hereby elected under the ECO Employee Benefits Plan by the Church, shall be effective beginning \_\_\_\_\_ [enter May 1, 2012, or such later date as may be established for the Church] through the end of that Plan year, and it shall be automatically extended for additional twelve month contract periods beginning May 1st (or such other date as may later be established as the first day of the Plan year) of each succeeding year, unless (i) modified by written notice submitted to the ECO H&WP Committee (or its delegate) not less than 60 days prior to the beginning of a subsequent Plan year, or (ii) terminated as provided under the "Termination Provisions" of the Employee Benefits Appendix. Notwithstanding the previous sentence, for the initial Plan year beginning May 1, 2012, each Church for which the ECO Benefits Plan will be effective May 1, 2012, agrees to provide the Initial Funding (as defined under "Funding Provisions", below) on or before \_\_\_\_\_ [insert date that is 30 days prior to effective date of participation] as a condition of ECO membership.

## SPECIFICATION OF CHURCH COVERAGE

*(More detail on the ECO Plan coverage, including how to obtain the Governing Plan Documents and/or summaries with pricing info will be available at [www.Fellowship-Pres.org](http://www.Fellowship-Pres.org) until such time as a web portal is established for this purpose.)*

**ELIGIBLE EMPLOYEES – ALL BENEFITS:** For purposes of identifying Pastors and Full Time Employees eligible for Plan benefits, the Pastor and Full Time Employees classifications used by each Church will be the following, and employees not falling within these classifications will not be provided group benefits of the type available through the ECO Employee Benefits Plan:

- **Full Time Employees (“FT Church Staff”):** These are employees (other than “Pastors” as defined below) customarily scheduled to work the number of hours per week selected by the Church in the table below.
- **Part Time Employees (“PT Church Staff”):** These are employees customarily scheduled to work the number of hours per week selected by the Church in the table below, provided that the customary PT Church Staff scheduled hours must be less than 35 hours per week, but not less than 20 hours per week, and they must also be fewer than the customarily scheduled hours the Church requires for FT Church Staff. Churches are not required to extend benefits to PT Church Staff, but if extended, the ECO Plan benefits for which PT Church staff are eligible (and which are required to be offered if any benefits are extended) are those in the Table of Benefit Offerings, below.
- **Pastors:** These are the ordained ministers in called and installed positions employed by the Church. All Pastors are assumed to have customary hours at least equivalent to the FT Staff.
- **Executive Team Employees (Executive Team):** These are employees of ECO.
- **Retirees (“Retirees”):** An employee can achieve a Retiree status through satisfying a minimum age and participation requirement to be eligible for selected benefits in the Table of Benefit Offerings, below, under the ECO Plan. In meeting the definition for “Retiree” status, the employee has to satisfy the *Rule of Seventy*. The *Rule of Seventy* states the employee must have:
  - 1) participated as an active employee member of the ECO Medical Benefit for at least five (5) continuous years\* ending on the date of termination of active employee status (i.e., when the individual is indefinitely removed from the active employee payroll);
  - 2) attained at least age fifty-five (55) at the time he or she ceased being an active employee;
  - 3) a combined result of seventy (70) when the individual’s age and years of participation\* (both rounded down to whole integers) as an active employee of the ECO Medical Benefit at the time of termination of service are added together.

\* Participation as an active employee under the PC(USA) Board of Pension medical plan will be considered toward the years of ECO Medical Benefit participation requirements for purposes of 1) and 3), above.

A Retiree will receive coverage through the end of the month of his or her 65<sup>th</sup> birthday and thereafter will no longer be eligible for the ECO Plan (including continuation coverage).



Full Time Staff Customary Weekly Hours (Church to select one level)	Part Time Staff Customary Weekly Hours (Church may select one level; must be lower than selected FT Staff level, but not less than 20 Hours)	
	Minimum Hours (not less than):	Maximum Hour Limit:
<input type="checkbox"/> 25 Hours	<input type="checkbox"/> 20 Hours	<input type="checkbox"/> Less than 25 Hours
<input type="checkbox"/> 30 Hours	<input type="checkbox"/> 20 Hours	<input type="checkbox"/> Less than 25 Hours
<input type="checkbox"/> 35 Hours	<input type="checkbox"/> 20 Hours <input type="checkbox"/> 25 Hours	<input type="checkbox"/> Less than 30 Hours
<input type="checkbox"/> 40 Hours	<input type="checkbox"/> 20 Hours <input type="checkbox"/> 25 Hours <input type="checkbox"/> 30 Hours	<input type="checkbox"/> Less than 35 Hours

Coverage for eligible employees will commence immediately upon date of hire with no waiting period provided enrollment requirements are timely met, and coverage will continue through the end of the month in which a covered employee's ceases to be eligible for the respective benefit.

Each Church shall keep adequate records for audit purposes to substantiate each employee's classification and may be asked to disclose them on an annual basis. Failure to disclose these documents upon request may impact the administrative costs and potential penalties that may be imposed on the Church. No employee may be classified for Plan benefits purposes in one group and classified for any other purposes in an inconsistent manner.

**Table of Benefit Offerings:** The following table identifies the ECO Plan benefits that must be extended to Pastors, Full Time Employees and Retirees, and, the range of ECO Plan benefits that may be offered to PT Church Staff (and that must be offered assuming a Church elects to extend any benefits to PT Church Staff) --

Line of Coverage	Full-Time	Part-Time*	Retiree**
Medical	✓		✓
Dental	✓	✓	✓
Vision	✓	✓	✓
EAP	✓		
Basic Life / AD&D	✓		
Short Term Disability	✓		
Long Term Disability	✓		
Wellness	✓		✓
Voluntary Benefits	✓	✓	✓ (Direct Bill)
Long Term Care	✓	✓	✓ (Direct Bill)
Health FSA	✓		
Dependent Care FSA	✓		

\* Any Church desiring to contribute toward the cost of Part-Time benefits must obtain ECO H&WP Committee approval in advance.

**\*\*Employees eligible for Retiree coverage shall not be eligible for Medical, Dental or Vision continuation coverage.**

**DEFINITION OF ELIGIBLE DEPENDENTS FOR MEDICAL, DENTAL & VISION:**

**Eligible Spouses are:** The legal, opposite gender spouse, as defined by the marriage laws of the employee’s state of residence, except that spouses by common law shall not be eligible.

**Eligible Children of the Employee**

Children covered under the terms of a qualified medical child support order will be eligible for health benefits as required by law (i.e., the Child Support Performance and Incentive Act and/or National Medical Support Notification).

An eligible “child” means someone having a relationship to the employee as a:

**GROUP A:** Biological child, adopted child (including a child placed in the employee’s home for adoption), stepchild, and foster child

**GROUP B:** A grandchild dependent on the employee for a majority of his or her support.

Children as defined in GROUP A, above, as required by federal law, shall be eligible for coverage under the Plan’s Medical, Dental and Vision benefit until the end of the month in which the child attains age 26 without regard to marital status or any other factors such as residence or financial dependency. Children as defined in Group B, above, shall be eligible for coverage under the Plan’s Medical, Dental and Vision benefit until the end of the month in which the child attains age 26 without regard to marital status or residence. For Group A and Group B children, Church contributions toward Medical, Dental and Vision coverage may be tax excludable provided other tax code requirements are met.

In addition, Group A and Group B children who become permanently and totally disabled while covered by a Medical, Dental or Vision benefit under the Plan immediately before attaining age 26 shall remain eligible for that coverage as long as they remain permanently and totally disabled.

**Married Employees Provision:** Spouses who are each individually eligible for Plan benefits as employees shall be treated as individual employees eligible to elect coverage for each other as spouses and their respective dependent children, provided that in no event will any Church contributions toward any one individual of such family under the combined coverage of each spouse exceed 100% of the total cost of Plan coverage for such individual as if the individual was covered by a single employee’s Plan election.

**MEDICAL BENEFIT:** Eligible Employees must be offered the CIGNA administered OAPIN (Core) plan, and the Church can select from three Buy-Up Options to offer to their eligible employees in addition to the OAPIN (Core) plan.

<b>Medical Plans (check the plans to be to be offered by the Church)</b>			
<b>OAPIN (Core)</b>	<b>OAP #2 (Buy-Up)</b>	<b>OAP #3 (Buy-Up)</b>	<b>OAP #4 (HSA-Qualified) (Buy-Up)</b>
[ X ]	[ ]	[ ]	[ ]

The Church agrees to contribute toward the total cost of each Medical Option as follows, except that a Church may elect to opt out of the CIGNA Core Option and Buy-Up Options for Church Staff with approval of the ECO H&WP Committee that it has comparable medical coverage available and comparable premiums:

Insert Agreed Church contribution toward Medical coverage for:				
<ul style="list-style-type: none"> <li>• Must offer OAPIN (Core).</li> <li>• Selecting a Buy-Up option(s) is not required.<sup>b</sup></li> </ul> <input type="checkbox"/> Check here if Church applying to opt out of this coverage for FT Church Staff and see “Opt Out Conditions” following table.				
	OAPIN (Core)	OAP #2 (Buy-Up)	OAP #3 (Buy-Up)	OAP #4 (Buy-Up)
<b>Employee Only</b>	<input type="checkbox"/> 100% of employee-only coverage tier (required)	<input type="checkbox"/> 100% Core EE only amount (required) <hr/> <input type="checkbox"/> Additional amount (% or \$) <hr/>	<input type="checkbox"/> 100% Core EE only amount (required) <hr/> <input type="checkbox"/> Additional amount (% or \$) <hr/>	<input type="checkbox"/> 100% Core EE only amount (required) <hr/> <input type="checkbox"/> Additional amount (% or \$) <hr/>
<b>Employee / Spouse</b>	<input type="checkbox"/> % amount <hr/> <input type="checkbox"/> \$ amount <hr/>	<input type="checkbox"/> % amount <hr/> <input type="checkbox"/> \$ amount <hr/>	<input type="checkbox"/> % amount <hr/> <input type="checkbox"/> \$ amount <hr/>	<input type="checkbox"/> % amount <hr/> <input type="checkbox"/> \$ amount <hr/>
<b>Employee / Child(ren)</b>	<input type="checkbox"/> % amount <hr/> <input type="checkbox"/> \$ amount <hr/>	<input type="checkbox"/> % amount <hr/> <input type="checkbox"/> \$ amount <hr/>	<input type="checkbox"/> % amount <hr/> <input type="checkbox"/> \$ amount <hr/>	<input type="checkbox"/> % amount <hr/> <input type="checkbox"/> \$ amount <hr/>
<b>Employee / Family</b>	<input type="checkbox"/> % amount <hr/> <input type="checkbox"/> \$ amount <hr/>	<input type="checkbox"/> % amount <hr/> <input type="checkbox"/> \$ amount <hr/>	<input type="checkbox"/> % amount <hr/> <input type="checkbox"/> \$ amount <hr/>	<input type="checkbox"/> % amount <hr/> <input type="checkbox"/> \$ amount <hr/>

<sup>b</sup> Church also agrees to include in Pastor’s (and ECO) regular salary an amount at least equal to the additional cost of the individual’s actual elected tier of coverage (e.g., for family coverage, additional salary equals difference between total cost of family coverage and cost of employee-only coverage) if same tier of coverage is not equally subsidized for FT Staff.

**Opt Out Conditions:** The opt out provision is not available for the Church’s medical coverage offering to Pastors and Executive Team employees. In order to exercise the opt out provision for the Church Staff’s medical coverage, the Church must submit documentation to the ECO H&WP Committee for approval demonstrating the Church has (or can obtain) medical coverage for the Full Time Church Staff which is equivalent to the Plan’s OAPIN (Core) Option in scope of coverage and coverage tiers and will be more cost-

effective than the Plan's OAPIN (Core) Option as determined by the ECO H&WP Committee.

**DENTAL BENEFIT:** Eligible Employees must be offered at least one of the three voluntary (100% employee paid) Dental benefit programs. Unless the Church chooses to contribute at least 50% of the total cost of employee only coverage towards the Dental Benefit, then the "voluntary rate" schedule of charges will apply instead of the "contributory rate" schedule for coverage charges.

<b>Dental Plans (check the plan(s) to be to be offered by the Church; At least one option MUST be selected)</b>			
<b>Church Contribution</b>	<b>DMO</b>	<b>PPO #2</b>	<b>PPO #3</b>
<b>Voluntary</b> (100% Employee Paid or less than 50% Church contribution)	[ ]	[ ]	[ ]
<b>Contributory</b> (Minimum of 50% of Employee Only rate)	[ ]	[ ]	[ ]

<b>Insert Agreed Church contribution toward Dental coverage for:</b>			
<b>Dental Plan Type</b>	<b>DMO</b>	<b>PPO #2</b>	<b>PPO #3</b>
<b>Employee Only</b> (minimum of 50% of rate, if Church contributes)	[ ] % amount	[ ] % amount	[ ] % amount
	[ ] \$ amount	[ ] \$ amount	[ ] \$ amount
<b>Employee / Spouse</b>	[ ] % amount	[ ] % amount	[ ] % amount
	[ ] \$ amount	[ ] \$ amount	[ ] \$ amount
<b>Employee / Child(ren)</b>	[ ] % amount	[ ] % amount	[ ] % amount
	[ ] \$ amount	[ ] \$ amount	[ ] \$ amount
<b>Employee / Family</b>	[ ] % amount	[ ] % amount	[ ] % amount
	[ ] \$ amount	[ ] \$ amount	[ ] \$ amount

**VISION BENEFIT:** Eligible Employees must be offered the EyeMed voluntary (100% employee paid) Vision benefit. If the Church chooses to contribute towards the cost of coverage, it must provide at least 25% of the employee only rate. Church contributions less than 25% of the single rate will be implemented using the "voluntary rate" schedule instead of the "contributory rate" schedule. If the Church agrees to contribute toward the total cost, it may do so in any amount it determines.

Vision Plan (check the plan contribution level to be to be offered by the Church)		
Church Contribution	Voluntary (100% employee paid)	Contributory (Church provides contribution)
<b>Employee Only</b> (minimum of 25% of the rate, if Church contributes)	[ ] % amount _____ [ ] \$ amount _____	[ ] % amount _____ [ ] \$ amount _____
<b>Employee / Spouse</b>	[ ] % amount _____ [ ] \$ amount _____	[ ] % amount _____ [ ] \$ amount _____
<b>Employee / Child(ren)</b>	[ ] % amount _____ [ ] \$ amount _____	[ ] % amount _____ [ ] \$ amount _____
<b>Employee / Family</b>	[ ] % amount _____ [ ] \$ amount _____	[ ] % amount _____ [ ] \$ amount _____

**LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE BENEFIT:** Pastors and Full Time Employees must be covered by the basic life and AD&D benefit under the CIGNA group insurance policy, and the Church agrees to pay the full premium (100%) for this employee coverage. There are two plan options from which a Church can choose to offer their employees. Along with the basic life and AD&D, employees must be offered the opportunity to purchase additional voluntary life and AD&D coverage on their life, as well as on the life of their eligible spouse and children under the CIGNA group insurance arrangement. However, the cost of the additional voluntary life insurance is paid 100% by the employees.

Basic Life / AD&D Plan Options	Plan #1	Plan #2
<b>Pastors</b>	Flat \$152,000	Flat \$152,000
<b>All Other Full Time Employees</b>	1X annual salary	2x annual salary
<b>Plan Selection the Church will provide (please check one)</b>	[ ]	[ ]

**SHORT TERM DISABILITY (STD) BENEFIT:** Pastors and Full Time Employees must be covered by one of the two short term disability (STD) insurance programs available under the CIGNA group STD insurance policy, unless the Church elects to opt out of the CIGNA insurance options and obtains approval of the ECO H&WP Committee that it meets the "Opt Out Conditions" below. The Church agrees to pay the full premium for the selected STD coverage.

Short Term Disability (STD) Plan Options	Plan #1	Plan #2	Plan #3
<b>Plan Selection the Church will provide (please check one)</b>	<b>CIGNA STD 90-Day Benefit</b>	<b>CIGNA STD 180-Day Benefit</b>	<b>Opt-Out (Self-Administered)</b>
	[ ]	[ ]	[ ]

**Plan #3 (Opt Out Conditions):** In order to opt out of providing the Plan’s insured STD coverage under CIGNA, the Church must submit for ECO H&WP Committee approval information demonstrating to the Committee’s satisfaction that the Church has (or will establish) short term disability coverage on a self-administered basis (i.e., self-funded and self-administered) for Church employees that will be equivalent (in benefits and Church subsidy) to one of the two short term disability (STD) insurance programs available under one of the CIGNA group STD insurance policies (and that will coordinate with the elimination period of the LTD benefit elected by the Church under the Plan). Such self-administered STD coverage could take the form of, for example, state – administered or required plan, a written sick pay policy, or paid-time-off (PTO) policy.

**LONG TERM DISABILITY BENEFIT:** Pastors and Full Time Employees must be covered by one of the two long term disability (LTD) insurance programs available under the CIGNA group LTD insurance policy. The Church agrees to pay the full premium for the selected LTD coverage.

Long Term Disability (LTD) Plan Options	Plan #1	Plan #2
Plan Selection the Church will provide (please check one)	CIGNA LTD 90-Day Elimination Period	CIGNA LTD 180-Day Elimination Period
	[ ]	[ ]

**LONG TERM CARE:** Pastors and Full Time Employees must be offered the ECO Employee Benefits Plan long term care (LTC) group insurance benefit. The Church may choose to make LTC coverage 100% employee-paid. If the Church agrees to contribute toward the total cost, it may do so in any amount it determines.

	Insert “Agreed” Church contribution, if any, toward total coverage cost for LTC:
Group LTC Benefit – Agreed Amount (Choose or describe Church contribution)	[ ] None (employee pays 100%) [ ] Other: _____

**VOLUNTARY BENEFITS:** Pastors and Full Time Employees must be offered the ECO Employee Benefits Plan voluntary insurance benefits (consisting of group term life, AD&D, disability, critical illness / cancer, and whole life). The Church may choose to subsidize the cost of these benefits.

	Insert “Agreed” Church contribution, if any, toward total coverage cost for LTC:
<Benefit Name> (Choose or describe Church contribution)	[ ] None (employee pays 100%) [ ] Other: _____

The undersigned representative of the Church, corporation of the congregation, or trustees of the congregation identified below hereby certifies that this Benefits Application has been duly approved by the entity whose name appears below and that he or she is fully authorized by its governing body to sign this Benefits Application on behalf of that entity, and that upon such execution this Benefits Application (including the terms of the Employee Benefits Appendix and the Governing Plan Documents referenced therein which are all incorporated herein by this reference) shall be a fully binding obligation of the entity, provided all terms are approved by the ECO H&WP Committee, and that the agreement formed by such terms shall be binding on the successors and assigns of the Church and the ECO.

\_\_\_\_\_  
Signature Date                      Name of Church/corporation of the congregation/ trustees of the congregation

By: \_\_\_\_\_

Title: \_\_\_\_\_

APPROVED:

\_\_\_\_\_  
Signature Date                      **Evangelical Covenant Order of Presbyterians Health & Welfare Plan Committee**

By: \_\_\_\_\_

Title: \_\_\_\_\_

\*\*\*\* END OF BENEFITS APPLICATION \*\*\*\*