



**2023**

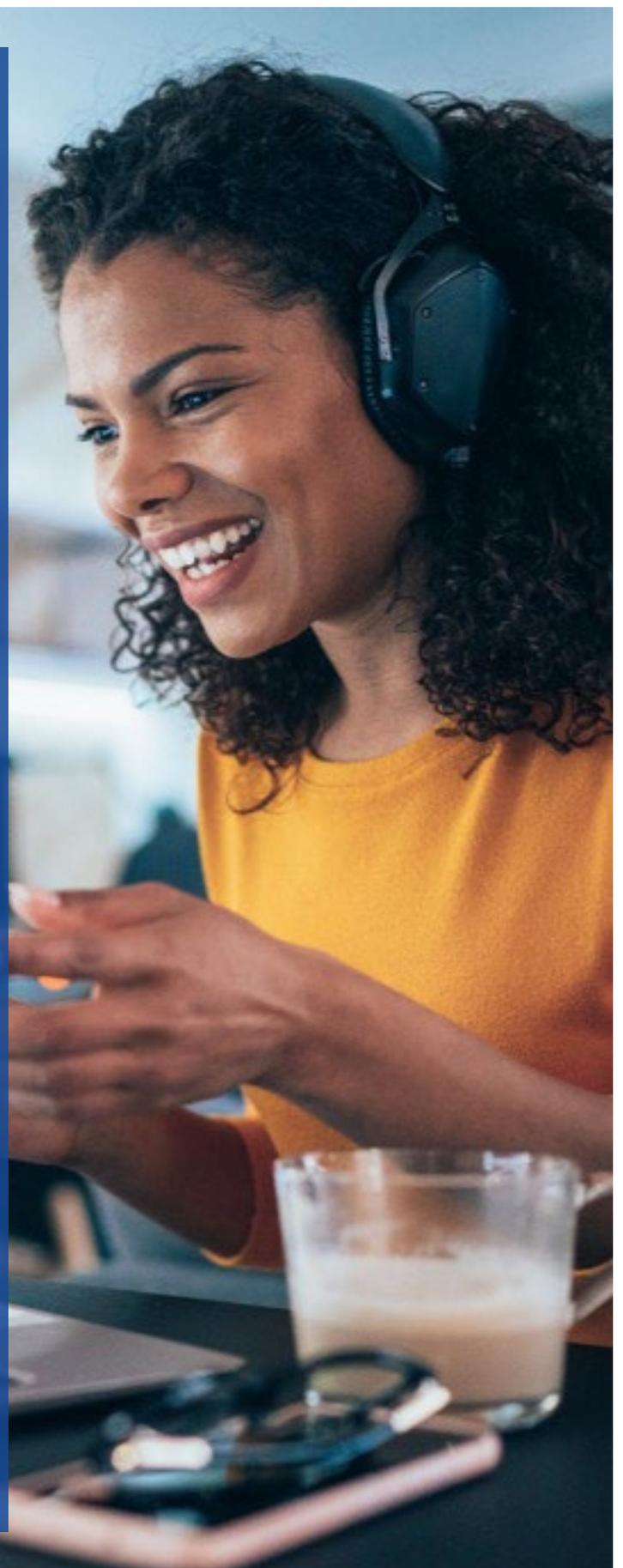
## **BENEFITS GUIDE**

Effective June 01, 2023



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# Welcome to your NCN Assemblies of God June 01, 2023 Benefits!



Your needs, and those of your family, are unique to you. That's why Northern CA & NV Assemblies of God provides a comprehensive and flexible benefits program that you can customize to fit your personal situation. Our program offers you and your family important healthcare coverage and financial security.

Your benefits are an important part of your total compensation at Northern CA & NV Assemblies of God. Please take the time to review and evaluate all the options available to you and your family.

*This guide is not intended to be a complete description of the insurance coverage offered, nor is it a binding contract. Controlling provisions are provided in each benefit plan policy. This guide also serves as a Summary of Material Modifications ("SMM") and includes updates that affect [Company Name's] Summary Plan Descriptions. Please keep this guide with your Summary Plan Descriptions for future reference. If there is any discrepancy between this guide, the Summary Plan Descriptions and the Plan document, the Plan document will control. Northern CA & NV Assemblies of God reserves the right to end, suspend, or amend their plans or the benefits provided thereunder, at any time, for any reason, in whole or in part.*

# Benefits Overview



## Benefit Options Requiring Contributions

- Dental – MetLife
- Vision – MetLife
- Voluntary Life and AD&D – MetLife
- Legal Services– Met Law

# Eligibility

## Who is Eligible?

**You** are eligible for Northern CA & NV Assemblies of God benefits if you are:

- Ministers with active credentials (not retired), and/or fulltime lay employees, who reside in the district.

**Your dependents** are eligible if they are:

- Your legal spouse
- Your child(ren)\* up to age 26
- Your disabled child(ren) up to any age (if disabled prior to age 19)\*

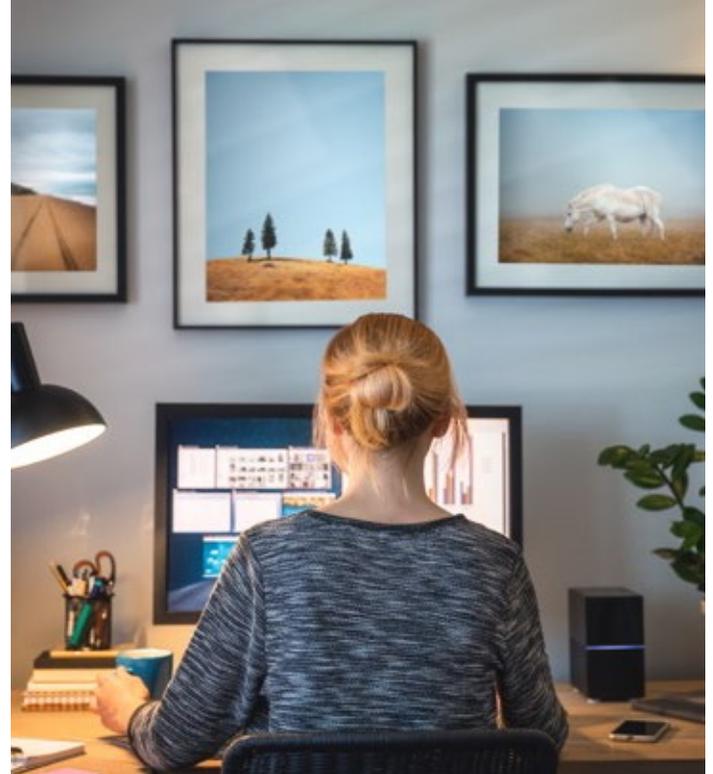
*\* Includes natural, step, legally adopted/or a child placed for adoption, or a child under your legal guardianship.*

## Termination of Coverage

If you or a covered dependent, no longer meet the eligibility requirements or if you no longer eligible for all coverage will end on the last day of the month in which you become ineligible.

Life and AD&D coverage will end on the day you become ineligible. Your life coverages are convertible.

You are responsible for informing Jeannette Feria within 30 days if any of your dependents become ineligible for benefits.



# Enrollment

## When Can I Enroll in Benefits?

You can enroll for benefits:

- Within **30** days of first becoming eligible for benefits
- During the plan year, if you experience a Qualifying Life Event

## When Does Coverage Begin?

Benefits for new hires/credentialed minister, unless explained otherwise, will become effective on the first of the month following 0 days.

### Please Note:

Federal regulations require Northern CA & NV Assemblies of God to obtain the following information during enrollment:

- Social Security numbers for your dependents covered by the medical plan
- Dates of birth and your relationship to your dependents

## Open Enrollment

Open Enrollment is your once-a-year opportunity to review your benefit plan elections and make adjustments that meet the needs of you and your family.

Changes to dental and vision benefits made during Open Enrollment will go into effect June 01, 2023.

## Making Benefit Changes During the Plan Year

The benefit elections you make during your initial enrollment period will be in effect through May 31<sup>st</sup>. If you have a "qualified life event," you may make changes to certain benefits if you apply for the change and provide supporting documentation to Human Resources within 30 days of the event. Proof of life events is subject to approval by Assemblies of God. Changes are effective retroactive to the date of the event.

Qualifying life events include, but are not limited to:

- Your marriage
- Your divorce or legal separation
- Birth, adoption or placement for adoption of an eligible child
- Death of your spouse or covered child
- Change in you or your spouse work status that affects benefits eligibility (for example, starting a new job, leaving a job, changing from part-time to full-time, starting or returning from an unpaid leave of absence, etc.)
- Your spouse's Open Enrollment
- A change in your child's eligibility for benefits
- Relocation

Other qualifying events may also apply. Please contact Joanie Gunning

# How do I Enroll?

To enroll, follow these steps:

- Fill out the enrollment form
- If the members would like to enroll for the life insurance and missed the initial period (New credentialed minister), please fill out the Statement of Health form, for each of the family members.
- Send all the forms to Joanie Gunning at [joan@dickerso-group.com](mailto:joan@dickerso-group.com)

# Benefits Information on the Go

## MetLife – On the Go

With MetLife's mobile app, you can:

- Find a dentist or Vision provider in your area
- View your ID Card (MetLife does not print ID Cards for Dental PPO or Vision members)
- Change your dental office
- View your plan and claim summary
- Track your daily brushes and flossing's with their built-in reminders and timers to earn badges for maintaining your bright smile.



# Dental



Northern CA & NV Assemblies of God offers three dental plans through MetLife. Your choice of dentists can determine the cost savings you receive. In-network providers are paid directly by MetLife and agree to accept negotiated fees as “payment in full” for services rendered.

When you use out-of-network providers, MetLife will apply the applicable percentage of the allowed amount and you are responsible for paying the balance of the bill.

In-network coverage is provided when you use MetLife providers. To search for in-network providers, go to [www.metlife.com](http://www.metlife.com) and click on **Find a Dentist**.

- *Plan deductibles and maximums accumulate on a calendar year (January 1 – December 31).*
- *These amounts reset on January 1 of each year.*





MetLife Insurance Options - Effective June 1, 2023 - May 31, 2024

	MetLife 1000 100/80/50 - MAC (Low Plan) PPO		MetLife 2000 100/90/60 - MAC (High Plan) PPO		MetLife 150A DHMO	
	In Network	Out Network	In Network	Out Network	In-Network Only	
		MAC - % Negotiated Fee		MAC - % Negotiated Fee		
Net Reimbursement						
Ind Deductible Fam	\$50	\$50	\$50	\$50	Office Copay	\$5
Deductible Annual	\$150	\$150	\$150	\$150	Preventive - Cleaning	\$0 (D1110/D1120)
Maximum	\$1,000	\$750	\$2,000	\$1,500	Preventive - X-ray	\$0 (D0274)
Preventive Paid At	100%	100%	100%	100%	Amalgam Fill - 1 Surface	\$0 (D2140)
Ded Waived for Prev	Yes	Yes	Yes	Yes	Root Canal - Molar	\$125 (D3330)
Basic Paid At	80%	80%	90%	80%	Gingivectomy per Quad	\$55 (D4210)
Major Paid At	50%	50%	60%	50%	Full Denture - Upp & Lwr	\$350 (D5110 & D5120)
Wait Period for Major	No	No	No	No	Extraction - Single Tooth	\$0 (D7111)
Ortho Copay - Child	Not covered	Not covered	\$1,000	\$1,000	Extraction-Complete Bony	\$80 (D7240)
Ortho Copay - Adult	Not covered	Not covered	\$1,000	\$1,000	Porcelain W/metal Crown	\$150 (D6750)
Ortho Wait	N/A	N/A	No	No	Orthodontia Copay - Child	\$1,695 (D8080)
Ortho Lifetime Max	N/A	N/A	\$1,000	\$1,000	Orthodontia Copay - Adult	\$1,695 (D8090)
Ortho Lifetime Max	N/A	N/A	N/A	N/A		
	Rates		Rates		Rates	
Employee	\$52.31		\$63.91		\$22.22	
Employee + Spouse	\$106.50		\$130.07		\$42.20	
Employee + Child	\$118.02		\$145.62		\$44.42	
Family	\$173.44		\$226.94		\$63.30	

# Vision

Routine eye exams are important for maintaining good vision and can also provide early warning of other health conditions. The MetLife vision plan provides coverage for exams, glasses and contact lenses, as shown below.

In-network coverage is provided when you use MetLife providers. To search for providers, log onto [www.metlife.com](http://www.metlife.com) and select How to find vision provider

- **No ID card will be provided;** give the group number and your SSN to your vision provider when obtaining services.



MetLife Vision \$10/\$25 \$130 PPO		
	In-Network	Out-Network
Eye Exam	\$10 copay (Every 12 months)	\$45 allowance (Every 12 months)
Lenses (Single Vision)	\$25 copay (Every 12 months)	\$30 allowance (Every 12 months)
Lenses (Bifocal)	\$25 copay (Every 12 months)	\$50 allowance (Every 12 months)
Frame	\$25 copay; \$130 allowance (Every 24 months); 20% off remaining balance	\$70 allowance (Every 12 months)
Contact Lenses (Conventional)	\$25 copay; \$130 allowance (Every 12 months)	\$105 allowance (Every 12 months)
Contact Lenses (Disposable)	\$25 copay; \$130 allowance (Every 12 months)	\$105 allowance (Every 12 months)
Rates		
Employee	<b>\$10.02</b>	
Employee + Spouse	<b>\$20.10</b>	
Employee + Child	<b>\$17.02</b>	
Family	<b>\$28.06</b>	

# Life Insurance

## Supplement Term Life and AD&D

**As a new hire**, you can purchase Voluntary Term Life Insurance for you, your legal spouse/[domestic partner] and dependent children **without providing medical information up to certain guarantee issue (GI) amounts** (see chart). If you leave the Company, this coverage can be taken with you.

Benefit amounts reduce at age 65. Please refer to the benefit summary for details.

If you are an existing Minister and would like miss your 30 days of your date of hire, you will still be able to purchase coverage in the future. However, all amounts elected [may/will] be subject to the EOI (Evidence of Insurability) requirements provision. At that time, if your EOI is not satisfactory to MetLife, you will not have Voluntary Term Life coverage.

### What is evidence of insurability?

This form is a health questionnaire, where you will be required when you apply for the life insurance.

- If MetLife approves your questions, you will receive by mail a letter that you have been approved. Sometimes, and depending on your questions, they might have to request more information from your physician, or a third-party vendor could contact you for a physical.

### Voluntary Life[/AD&D] Amounts Available

Employee	Increments of \$25,000 to lesser of 5 times your salary or \$150,000 Guarantee Issue*: \$150,000
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Spouse/ [Domestic Partner]	Increments of \$5,000 to \$75,000 Guarantee Issue*: \$25,000
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Child (to age 26)	Increments of \$2,000] to \$10,000 Guarantee Issue*: \$10,000
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To enroll in Voluntary Spouse/[Domestic Partner] and/or Child Life, you must be enrolled in Voluntary Employee Life.

*\*Guarantee issue is the amount of coverage you or your dependents can elect up to without medical questions. Guarantee issue is only available to newly benefit eligible employees.*





## MetLife Insurance Options - Effective June 1, 2023 - May 31, 2024

MetLife Supplement Term Life & ADD	
For You	\$25,000 increments, to a maximum of the lesser of 5.00 times pay or \$150,000
For Your Spouse	\$5,000 increments to a maximum of \$100,000, not to exceed 50% of your coverage amount
For Your Dependent Children	\$1,000, \$2,000, \$4,000, \$5,000 or \$10,000
Rates	
Age	Monthly Cost Per \$1,000 of Coverage Employee/Spouse/DP
Under 30	0.077
30 – 34	0.097
35 – 39	0.107
40 – 44	0.127
45 – 49	0.197
50 – 54	0.297
55 – 59	0.457
60 – 64	0.677
65 – 69	1.287
70 +	2.077
Cost for your Child(ren)	0.291

## How to calculate your cost for Life/AD&amp;D insurance in 3 easy steps

Example: \$100,000 Supplemental Life Coverage

Step 1)	Enter the rate from the table above (Ex. Age 36)	\$0.107
Step 2)	Enter the amount of Ins. in thousands of dollars (ex. \$100,000 of coverage enter 100)	100
Step 3)	<b>Multiply Step 1 &amp; 2</b>	<b>\$10.70</b>

# MetLaw<sup>®</sup>

Smart. Simple. Affordable.<sup>®</sup>

## Northern California and Nevada Assemblies of God

### Telephone & Office Consultations

MetLaw provides you with telephone and office consultations for an unlimited number of matters with the attorney of your choice. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action.

### Legal Representation

#### Estate Planning

- Simple Wills
- Complex Wills
- Revocable Trusts
- Irrevocable Trusts
- Powers of Attorney (healthcare, financial, childcare)
- Healthcare Proxies
- Living Wills
- Codicils

#### Money Matters

- Personal Bankruptcy/Wage Earner Plan
- Debt Collection Defense
- Foreclosure Defense
- Repossession Defense
- Garnishment Defense
- Identity Theft Defense
- Tax Collection Defense
- Negotiations with Creditors
- Tax Audit Representation (Municipal, State, Federal)

#### Real Estate Matters

- Sale, Purchase or Refinancing of primary, second or vacation home
- Home Equity Loans for primary, second or vacation home
- Eviction & Tenant Problems (for tenant)
- Security Deposit Assistance (for tenant)
- Boundary or Title Disputes
- Property Tax Assessments
- Zoning Applications

#### Elder Law Matters

Consultation & Document Review for issues related to your parents:

- Medicare
- Medicaid
- Prescription Plans
- Nursing Home Agreements
- Leases
- Notes
- Deeds
- Wills
- Powers of Attorney

#### Family Law

- Adoption & Legitimization
- Guardianship
- Conservatorship
- Name Change
- Prenuptial Agreement
- Protection from Domestic Violence

#### Traffic Offenses\*

- Defense of Traffic Tickets (excludes DUI)
- Driving Privileges Restoration (includes License Suspension due to DUI)

#### Document Preparation

- Affidavits
- Deeds
- Demand Letters
- Mortgages
- Promissory Notes
- Review of Any Personal Legal Document

#### Immigration Assistance

- Advice & Consultation
- Review of Immigration Documents
- Preparation of Affidavits
- Preparation of Powers of Attorney

#### Juvenile Matters

- Juvenile Court Defense (includes Criminal Matters)
- Parental Responsibility Matters

#### Consumer Protection

- Disputes over Consumer Goods & Services
- Small Claims Assistance

#### Defense of Civil Lawsuits

- Civil Litigation Defense
- Incompetency Defense
- Administrative Hearings
- School Hearings
- Pet Liabilities

#### Personal Property Protection

- Consultation & Document Review for personal property issues
- Assistance for disputes over goods & services

### For More Information:

Visit [info.legalplans.com](http://info.legalplans.com) and enter access code 6091434 or call our Client Service Center at 800-821-6400 (Monday – Friday, 8 am to 8 pm EST/EDT).

**\$22.50 per month**

covers employee, spouse and dependents

The cost is automatically deducted from your paycheck.

Smart. Simple. Affordable.<sup>®</sup>

### Additional Plan Features

#### Reduced Fees

Network attorneys provide representation for personal injury, probate & estate administration matters at reduced fees.

#### Family Matters<sup>™</sup>

Available for an additional fee. Separate plan for parents of participants for estate planning documents.

#### E-Services

Attorney Locator; Law Firm E-Panel<sup>®</sup>; Free, downloadable legal documents; Life Guide; Links to financial planning, insurance & work/life matters resources

# Resources/Contact Information

Benefit	Provider	Phone	Website / Email	Group/ Policy #
Dental PPO	MetLife	(800) 438-6388	<a href="http://www.metlife.com">www.metlife.com</a>	200012
Dental HMO	MetLife	(800) 880-1800	<a href="http://www.metlife.com">www.metlife.com</a>	200012
Vision	MetLife	(855) 638-3931	<a href="http://www.metlife.com">www.metlife.com</a>	200012
Life and AD&D	MetLife	(888) 252-3607 Portability (877) 275-6387 Conversion	<a href="http://www.metlife.com">www.metlife.com</a>	200012
Legal Services	Hyatt Legal Plans	(800) 821-6400	<a href="http://www.info.legalplans.com">www.info.legalplans.com</a> (access code 6091434)	200012
Admin Assistant - Accounting	Jeannette Feria	(949) 252-8400	<a href="mailto:jferia@socalnetwork.org">jferia@socalnetwork.org</a>	N/A
Account Manager	Joanie Gunning	(213) 671-2712	<a href="mailto:joan@dickerson-group.com">joan@dickerson-group.com</a>	N/A
Broker	Meg McComb	(714) 964-5363	<a href="mailto:meg@mccombinsuranceervices.com">meg@mccombinsuranceervices.com</a>	N/A