

## GENERAL SYNOD, ARP BENEFITS SUMMARY

### Benefits Website

www.mybenefitsview.com

Username: arpsalaried

Password: benefits

### Medical Plan

Benefit	Participating Provider	Non-Participating Provider
<b>Deductible</b>	\$750 Individual \$1,500 Family	\$750 Individual \$1,500 Family
<b>Coinsurance</b>	80%	60%
<b>Out-of-Pocket Limit</b>	\$3,000 Individual; \$6,000 Family	\$6,000 Individual; \$12,000 Family
<b>Physicians Office Visits</b>		
Primary Care	\$15 Copay	60%
Specialty Care	\$30 Copay	60%
<b>Preventive Care</b>	100%	60% after deductible
<b>Mammograms and Colonoscopies</b> (routine or diagnostic)	100%	60% after deductible
<b>Prescription Drugs</b>		
Generic/ Preferred/ Non-Preferred (Up to a 31 day supply)	\$10/\$20/\$35 Copays	
Mail-In (up to a 90 day supply)	\$20/\$40/\$40 Copays	

### Vision Plan ([www.eyemedvisioncare.com](http://www.eyemedvisioncare.com))

Benefit	Frequency	Participating Providers	Non-Participating Providers
<b>Eye Examination</b>	12 Months	100% after \$15 co-pay	\$35
<b>Lenses (Standard Plastic)</b> Single Vision/Bifocal/Trifocal	24 Months	100%	\$25/\$40/\$55
<b>Lens Treatment Options</b>	Unlimited	\$15-\$65; 20% off retail on other add-ons and services	N/A
<b>Frames</b> Up to \$110 retail value	24 Months	100%	\$55
<b>Contact Lenses- Therapeutic</b> In lieu of lenses and frames Up to \$110 retail value	24 Months	100% up to \$110	\$200
<b>Contact Lenses - Elective</b> In lieu of lenses and frames Up to \$110 retail value	24 Months	100% up to \$110	\$88
<b>Additional Pairs of Eyeglasses/ Contact Lenses</b>	Unlimited	Vision ONE discount available	N/A



## Dental Plan

<b>Deductible</b> Applies to type II and III services	\$50 Individual \$150 Family
<b>Coinsurance</b>	
Preventive (I) exams/cleanings/x-rays	100%
Basic (II) fillings/extractions	80%
Major (III) crowns/bridges/dentures	50%
<b>Calendar Year Maximum</b> Applies to type I, II & III services	\$1,500
Orthodontic Services (IV)	50%

## Life Benefit

<b>Term Life Insurance and Accidental Death Benefit</b>	
<b>Eligible Class</b>	<b>Benefit</b>
Erskine Employees	\$10,000
Non-Erskine Salaried Employees	\$50,000
Non-Erskine Hourly Employees	\$20,000
Dependents age 15 days to 6 months	\$200
Dependents age 6 months and older (no Accidental Death)	Spouse \$5,000 Children \$2,500

## LTD Benefit

<b>Long Term Disability Insurance (Erskine Employees Excluded)</b>	
Waiting period after onset of disability	90 days
Benefit for total disability	60% of earnings
Maximum monthly benefit	\$7,500

## Retirement

<b>Eligible Class (Regularly Scheduled Service is at least 20 hours per week)</b>
Salaried, ordained minister under provisions of a Call
Career Missionary appointed by World Witness
Salaried employee serving in a supervisory capacity, excluding Erskine College and Erskine Theological Seminary
<b>Benefits</b>
Contributions made on behalf of the participant will equal 12% of annual salary, including allowances paid up-front, not reimbursed.
Participant will receive 2% of career earnings according to the vesting schedule outlined in the Retirement Plan Document.
Survivor income options: 50%, 75%, 100% continuation for survivors of retired participants Monthly income for survivors of non-retired participants