

**GENERAL SYNOD ARP CHURCH
GUIDE FOR CALCULATING ANNUAL BENEFIT COSTS EFFECTIVE 01/01/2026**

Participant (Enter Name):

ANNUAL EARNINGS CALCULATION

Select by marking with X

A. Enter Annual Base Salary

YES

NO

B. IS MANSE OR APARTMENT PROVIDED? (If Manse is provided, add 40% of BASE SALARY.)

C. HOUSING/UTILITY ALLOWANCE PAID TO PARTICIPANT*

D. AUTO/TRAVEL ALLOWANCE PAID TO PARTICIPANT*

E. SOCIAL SECURITY ALLOWANCE PAID TO PARTICIPANT

F. OTHER ALLOWANCES PAID TO PARTICIPANT*

G. TOTAL ANNUAL EARNINGS (Add "A" Through "F")

* Do not include reimbursements under an "Accountable Expense Reimbursement Plan"

ANNUAL RETIREMENT PLAN CONTRIBUTION CALCULATION

YES

NO

H. DOES EMPLOYEE PARTICIPATE IN ARP RETIREMENT PLAN?

I. RETIREMENT PLAN COVERED EARNINGS

J. CONTRIBUTION RATE FOR ACTIVE PARTICIPANTS

12%

K. ANNUAL CONTRIBUTION ("I" x "J")

ANNUAL INSURANCE PREMIUM CALCULATION – Rates Effective: January 1, 2026

YES

NO

IS THE EMPLOYEE FULL-TIME (WORKS AT LEAST 30 HOURS PER WEEK)?

If no, is ineligible.

Select

Coverage (X)

Annual Rates

Enter Cost

COVERAGE AREA

Medical-no longer offering a group plan

Dental (Choose One)

Employee Only

\$ 603.72

Employee + 1

\$ 1,137.00

Employee and Family

\$ 1,599.24

Vision (Choose One)

Employee Only

\$ 91.20

Employee + 1

\$ 165.60

Employee and Family

\$ 245.76

Life***, Accidental Death and Long Term Disability are
MANDATORY and 100% paid by the Employer
(Choose Hourly or Salaried)

Select

Coverage (X)

Hourly Employee (\$20,000 Coverage)

\$ 67.20

Salaried Employee (\$50,000 Coverage)

\$ 168.00

***coverage for those under age 70. If over age 70, coverage and premiums are decreased by 35%

Dependent Life (If Participant has Dependents): Spouse-\$5,000;
Dependents Over 6 Mo-\$2,500; Dependent 15 days to 6 Mo-\$200

\$ 18.00

Long Term Disability (LTD) - Lesser of \$150,000 or Total Earnings (item "G") from above.****

Earnings from

above

Rate

Annual Earnings (From "G" above)

0.0043

TOTAL ANNUAL INSURANCE COST (Sum of All Items Entered)

**** Maximum earnings for LTD is \$150,000

TOTAL PACKAGE (Retirement and Insurance)