

BENEFITS and PENSION IN BRIEF

Group Insurance coverage for Canadian Conference of Mennonite Brethren Churches' employees is held with Great-West Life and starts 3 months following an employee's date of hire. Employees must work a minimum of 22 hours per week to be eligible.

Group Insurance

Coverage

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| Life Insurance | Higher of 4x annual salary or \$50,000 |
| Accidental Death or Dismemberment (through AXA) | Higher of 4x annual salary or \$50,000 |
| Dependent Life | \$10,000 spouse, \$5,000 dependent children |
| Extended Health and Dental | See below for details |
| Long Term Disability (LTD) | 66.7% of the first \$6,000 of earnings plus 50% of the balance (non-taxable) (Maximum benefit - \$7,500 per month) |

The **Dental plan** provides 80% coverage for basic dental and dentures and 70% for major dental with a combined maximum of \$1,500 of benefit every (calendar) year per person. Orthodontic coverage is at 50% (maximum \$2,500/lifetime).

The **Extended Health plan** covers 100% of prescriptions (excluding dispensing fees), out of country emergency, and 80% for all other coverage. Professional services such as chiropractic, massage therapy, physiotherapy, etc. have a maximum of \$400 / calendar year / person for each benefit). Please refer to your booklet for the full list of extended health services and supplies that are covered.

Vision Care (eye glasses / contact lenses / laser eye surgery) to a maximum of \$300 every (rolling) 24 months for every individual insured. In addition to this, one eye exam per year for children and one eye exam every two (rolling) years for adults is covered at a maximum of \$100 / visit.

Optional Life/AD&D and Spousal Optional Life/AD&D are available in increments of \$10,000 up to \$500,000 after submitting health evidence and being approved. However, within 31 days of the start of your benefit eligibility, (at the time of enrolment) an employee can request up to \$50,000 Optional and Spousal Optional Life insurance without completing a health evidence form to qualify. This additional coverage is 100% paid by the employee.

Critical Illness coverage for the employee for \$6,000 (covers 12 types of illness and is through SSQ).

The above benefits are one package and cannot be separated. However, you may waive coverage for health and/or dental but only if you have alternate coverage carried by a spouse.

Employee & Family Assistance Program

Short Term Counselling is available for employees and dependents for a variety of issues including family, work and personal challenges. Shepell-FGI's website (www.shepellfgi.com) has a significant amount of information on a multitude of issues.

Pension

The pension plan of the Canadian Conference of M.B. Churches is held with Canadian Western Trust.

The pension plan is a defined contribution plan, totally funded during employment. Benefits vary according to the amount contributed and earning of investments.

Pension contributions are calculated at 5% of gross earnings (**including** housing allowance and **excluding** car allowance). This amount is matched by the employer.

Vesting rights (ownership of funds) are 100%. Pension withdrawals may begin as early as age 55 subject to retirement.

Contact information:

CCMBC – office # is 888-669-6575

CCMBC benefits website – www.mennonitebrethren.ca/benefits

ENCOMPASS Benefits & HR Solutions Inc 250-763-6464 or 800-665-5262

Great-West Life – www.groupnet.com and 800-957-9777

Shepell-FGI – www.shepellfgi.com and 1-800-387-4765

Canadian Western Trust 800-663-1124 ext 4844

The above details are only a summary and the policy document will prevail if any discrepancies. While these plans are subject to change without notice, we will make every effort to provide notice where possible.

Updated 05/23/13