



### Virginia Conference 2009 Lay Employee Benefits At-A-Glance

Benefit	Eligibility	Cost of the Plan	Plan Provisions
<b>Health Coverage</b>  <i>"Conference Health Plan"</i>  <b>Option 1 - HMO</b> <b>Option 2 - PPO</b>	Full time employees of Virginia United Methodist Churches and Agencies who are working at least 30 hours per week, provided that at least 70% of their eligible employees participate in the Plan. Coverage must be offered to all eligible employees if it is offered to one.	Monthly premium based on option elected and dependents covered.  Pre-tax premiums paid through payroll deduction.  Employer is required to remit 100% of payment and contribute at least 30% of premium on behalf of the employee.	-- HMO provides 100% care after copays if HMO providers are used.  -- Most PPO network care covered at 80% after \$500 deductible; medically necessary doctor visits and well-baby care at 100% after \$15 or \$25 copay.  -- Plan pays 60% after deductible for most non-network care.  -- Live out of network area, plan pays 80% after deductible for most services.  -- All options include prescription drug coverage.
<b>Long Term Care</b>  <i>"Conference Health Plan"</i>	All Virginia United Methodist Employees (full or part-time) and their family members.	Premiums based on applicant age, premium mode and spousal discounts.  Direct billed to Insured.	-- Community and Home Care Reimbursement  -- Up to \$250 Daily Benefit  -- 0 to 180 Day Deductibles  -- 2 yr to Lifetime Benefit Periods  -- Various Riders available
<b>Dental Coverage</b>  <i>"Conference Health Plan"</i>  <b>Core Option</b> <b>High Option</b>	Virginia United Methodist full time Lay employees who are covered in the Conference Health Plan.	Monthly premium based on option elected and dependents covered.  Pre-tax premiums paid through payroll deduction.	Core option pays benefit of \$750 -- preventive/diagnostic: 100% -- basic services: 80% (after deductible) -- major or orthodontic services: not covered High option pays benefit of \$1,000 -- preventive/diagnostic: 100% -- basic services: 80% (after deductible) -- major services: 50% (after deductible) -- orthodontia: 50% (after deductible, \$1,000)



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<b>Healthcare Spending Account</b> <i>"Conference Health Plan"</i>	Virginia United Methodist full time Lay employees who are covered in the Conference Health Plan.	The amount elected is deducted from each paycheck on a pre-tax basis.	lifetime max.) -- Set aside money in advance to pay up to \$4,992 of eligible health-related expenses, tax free for 2009. -- Eligible expenses are medical, dental, vision, and hearing expenses that cannot be reimbursed through another source.
<b>Dependent Care Spending Account</b> <i>"Conference Health Plan"</i>	Virginia United Methodist full time Lay employees who are covered in the Conference Health Plan.	The amount elected is deducted from each paycheck on a pre-tax basis.	-- Set aside money in advance to pay up to \$4,992 of eligible dependent care expenses tax free for 2009. -- Eligible dependents include children under age 13 or disabled dependents of any age.
<b>Long-Term Disability</b> <i>"Basic Protection Plan"</i>	Virginia United Methodist Churches and Agency's Lay Employees working at least 30 hours per week provided that the employer offers coverage to all eligible employees if it is offered to one.	Paid by sponsoring Employer	The employer must set up an adoption agreement with the General Board of Pension. The benefit will be determined by the terms of the adoption agreement. Benefits available range between 40% and 70% of annual compensation, reduced by the amount paid from the Social Security Administration.
<b>Life Insurance</b> <i>"Basic Protection Plan"</i>	Virginia United Methodist Churches and Agency's Lay Employees working at least 30 hours per week provided that the employer offers coverage to all eligible employees if it is offered to one.	Paid by sponsoring Employer	The employer must set up an adoption agreement with the General Board of Pension. The benefit will be determined by the terms of the adoption agreement. Benefits available range from \$10,000 to 200% of Compensation rounded to the next \$10,000. Spouse and Dependent Life is Available.



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<b>Pension</b>  <i>"United Methodist Personal Investment Plan"</i>	Virginia United Methodist Churches and Agency's Lay Employees working at least 20 hours per week provided that the employer offers coverage to all eligible employees if it is offered to one.	Funded through contributions made by the Employer and the Employee.	The employer must set up an adoption agreement with the General Board of Pension. The benefit will be determined by the terms of the adoption agreement. Employer contributions range from 4% of Compensation to 20% of Compensation.