

**GENERAL SYNOD ARP CHURCH
GUIDE FOR CALCULATING ANNUAL BENEFIT COSTS
2010**

ANNUAL EARNINGS CALCULATION

A. Enter Annual Base Salary			
	YES	NO	
B. IS MANSE OR APARTMENT PROVIDED? (If yes, Enter "X") (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")			
H. Retirement Plan Covered Earnings: Lesser of \$115,000 or the Total from G**			

* Do not include reimbursements under an "Accountable Expense Reimbursement Plan"
**IRS maximum earnings for Retirement Plan is \$115,000.

ANNUAL RETIREMENT PLAN CONTRIBUTION CALCULATION

	YES	NO	
I. DOES EMPLOYEE PARTICIPATE IN ARP RETIREMENT PLAN? (Enter "X")			
J. CONTRIBUTION RATE FOR ACTIVE PARTICIPANTS			
K. ANNUAL CONTRIBUTION (Multiply "H" by 8.5%)			

ANNUAL INSURANCE PREMIUM CALCULATION

COVERAGE AREA	PLAN A	Plan A Rates	PLAN B	Plan B Rates	Enter Cost
	Select Coverage (X)		Select Coverage (X)		
Medical (Choose One)					
L. Employee Only		\$5,262.48		\$ 5,011.68	
M. Employee + 1		\$10,524.96		\$ 10,023.36	
N. Employee and Family		\$13,022.76		\$ 12,381.36	
Dental (Choose One)					
O. Employee Only		\$421.44			
P. Employee + 1		\$843.00			
Q. Employee and Family		\$1,199.40			
Employee Term Life and Accidental Death Rate (Choose one from R - T)	Select Coverage (X)			Annual Cost	
R. Erskine Employee		\$10,000	0.0024600	\$24.60	
S. Non-Erskine Hourly Employee		\$20,000	0.0022500	\$45.00	
T. Non-Erskine Salaried Employee		\$50,000	0.0021204	\$106.02	
U. Dependent Life (If Participant has Dependents) Spouse - \$5,000; Dependents Over 6 Mo. - \$2,500. Dependent 15 days to 6 Mo - \$200.		\$5,000		\$18.00	
Long Term Disability (LTD) - Lesser of \$150,000 or Total Earnings (item "G") from above.*** Erskine Employees are excluded.					
	Select Coverage (X)	Earnings from above		Rate	
V. Annual Earnings (From "G" above)				\$0.00380	
TOTAL ANNUAL INSURANCE COST (Sum of All Items Entered)					

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

Note on Coverage: Medical and/or Dental Coverage may be waived if the Employee is covered as a Dependent on a Spouse's Policy.

TOTAL PACKAGE (Retirement and Insurance)	
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