

Premium Rates

Option 1: Standard Plan (LTD & Life/AD&D)

- Long Term Disability
 - Rate: .008 times total annual salary
- Life/AD&D
 - Rate (\$.0036 times coverage amount):
 - \$10,000 Coverage = \$36/year
 - \$50,000 Coverage = \$180/year
 - 1x Coverage = \$.0036 times annual salary

Option 2: Plus Plan (STD, LTD, & Life/AD&D)

- Short Term & Long Term Disability
 - Rate: .0092 times total annual salary
- Life/AD&D
 - Rate (\$.0036 times coverage amount):
 - \$10,000 Coverage = \$36/year
 - \$50,000 Coverage = \$180/year
 - 1x Coverage = \$.0036 times annual salary

Payment Methods

- Disability (STD & LTD)
 - Staff Benefit (employer paid)
 - Payroll Deduction (employee paid - benefit **not** taxable if disabled)
 - Gross-up (employer paid - benefit **not** taxable if disabled)
 - *Add earning amount equivalent to disability premium, then deduct amount as an after-tax payroll deduction*
- Life/AD&D
 - Staff Benefit (employer paid)
 - Payroll Deduction (employee paid)

FCMM Benefits serves ministry staff, in partnership with employing ministry organizations, by providing benefits that promote financial and personal wellness at an excellent value.



FCMM exists to enable pastors, staff members, and missionaries to serve Christ throughout their lives by assisting employing ministry organizations in providing retirement and other benefits.



FCMM ("Free Church Ministers' and Missionaries") serves as the church benefits organization of the Evangelical Free Church of America



FCMM • 901 East 78th Street • Minneapolis, MN 55420

www.fcmmbenefits.org • (800)995-5357

Retirement Plan: fcmm@fcmmbenefits.org

Benefit Plan: benefits@fcmmbenefits.org

09/2025

FCMM Benefit Plan
Disability (STD & LTD) and
Life/AD&D Insurance





The FCMM Benefit Plan provides affordable group coverage for pastors and support staff serving in participating organizations. The Plan offers **Short Term Disability (STD)**, **Long Term Disability (LTD)**, and **Life with Accidental Death and Dismemberment (Life/AD&D) Insurance**. If a disability or death occurs, the benefit payments help the staff member with financial needs and give the church flexibility of resource to continue to fulfill ministry responsibilities.

Employers must choose between **one** plan for all eligible employees and all eligible employees must enroll in **all** benefits.

Option 1 – the **Standard Plan** includes LTD and Life/AD&D Insurance (3 coverage volumes).

Option 2 – the **Plus Plan** includes STD, LTD, and Life/AD&D Insurance (3 coverage volumes).

(Plus Plan NOT available in California. Churches in Colorado, Maine, Maryland, Massachusetts, Minnesota, and Oregon should check their PFMLA laws before enrolling.)

Employees are eligible to participate in the Benefit Plan if they are working at least 25 hours per week. The waiting period for coverage to begin is the 1st of the month following their eligible full-time hire date.

Quarterly invoice are mailed to the church and premium payments must be paid through the employer. Payment options include an online payment portal or by check.

Basic Features - Short Term Disability Insurance

- The STD benefit pays 60% of weekly earnings to a maximum of \$1,000/week. There is a 14 day elimination period before disability payments begin. The maximum benefit duration is 11 weeks of benefit payments.
- The definition of disability is the inability to perform the duties of your own occupation during the claim period.
- For premium calculation, the employee's total annual salary (including housing allowance designation) is used to determine the cost. This provision, not usually found in standard STD plans, has been specifically tailored to benefit churches and clergy.

Basic Features - Long Term Disability Insurance

- The LTD benefit pays 60% of monthly earnings to a maximum of \$8,500/month. There is a 90 day elimination period before disability payments begin. The maximum benefit duration information can be found in the LTD Policy document.
- The definition of disability is the inability to perform the duties of your own occupation during the first 3 years of a disability.
- Additional benefits up to \$1,000/month may be available, as well as a Spousal Disability Rider, conversion, survivor benefit, and rehabilitation and return to work assistance programs.
- For premium calculation, the employee's total annual salary (including housing allowance designation) is used to determine the cost. This provision, not usually found in standard LTD plans, has been specifically tailored to benefit churches and clergy.

Basic Features - Life/Accidental Death and Dismemberment Insurance

- Benefit coverage levels include \$10,000, \$50,000, and one times (1x) the annual salary (maximum salary of \$120,000).
- There is guarantee issue coverage meaning you will not have to answer any medical questions.
- Life/AD&D coverage is reduced to 65% starting at age 70, and to 50% starting at age 75.
- An Accelerated Benefit Provision is available in the event of a terminal illness while insured on the plan.

Full plan details are included in the insurance policies, which can be requested from Client Services.

