

## *Table of Contents*

For the past 16 years, *Educator-Resources* has been dedicated to serving Christian schools and churches as well as Christian child-care centers. We proudly offer a wide range of benefits contained herein this package prepared especially for NCCSA.

**Such topics include:**

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*Please see descriptions for details and corresponding notes/addendums.*

For more information about the Employee Benefits Program:  
Please call Norm Snodderly of Educator-Resources, your Employee Benefits Team Leader at (704) 773-1268;  
Or contact Reverend Reece Yandle at (843) 224-0887.

## *Welcome Educators!*

At *Educator-Resources* we believe that protecting your Teachers and Staff against the economic hardships that sickness and injury can cause should be foremost on every Administrator's mind.

For this reason we feel your partnership with *Educator-Resources* is an important one. *Educator-Resources* is the leading provider of Employee Benefits to Christian Schools and child care centers in the nation.

This package contains an outline of benefits that we believe you will find valuable for your Ministry and Staff. These offerings represent the best quality available, all of which are underwritten by "A" rated and nationally recognized companies.

Let us do a comprehensive study of your current benefits and develop a strategy to take your Benefits Program from where it is currently to where it needs to be in 2 to 5 years.

It is our sincere hope that you will see the value to be gained by implementing even one of the programs we have recommended. When you choose *Educator-Resources* as your representative, you can rest assured that your Ministry and Staff will be well served.

If you have any questions, please do not hesitate to call.  
Ask the experts, ask *Educator-Resources*.

**Norm Snodderly**  
Educator-Resources Representative  
*Educator-Resources*  
1-866-416-0656

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1-919-731-4844

### **Websites:**



[www.Educator-Resources.com](http://www.Educator-Resources.com)  
[www.StudentAccident.net](http://www.StudentAccident.net)  
[www.ServingAbroad.com](http://www.ServingAbroad.com)

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## **Christian Child Care Centers For Care Givers and Directors**

*Educator-Resources* has also developed a special niche for child care centers in addition to private Christian churches and schools. We possess one of the most competitive special child care program offerings in the market today. *Educator-Resources* proudly offers child care networks comprehensive medical plans available for your staff. Many programs offer these types of coverage on a discount and guaranteed basis.

All we need to do is get together and determine your current plans and future needs. We will provide this consultation service to you on a non-fee basis. We specialize in helping the people that make all the difference in the lives of our children.



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## **Group Major Medical Plans**

*(For Groups not on the AACCS Plan)*

*Educator-Resources* offers a wide variety of benefit plans to both small and large organizations, featuring all forms of managed care (HMO, POS, PPO), self-funding and multi-state plans. We have solid relationships with carriers that offer superior plans and service, such as:

- **Aetna US Healthcare**
- **American Medical Security**
- **Blue Cross / Blue Shield**
- **United Health Care**
- **Starmark**
- **Coventry**
- **Health Market**
- **Fortis/Assurant**
- **World Benefit Administrators (self-funding)**



## **Creative Plan Design Options**

To stay competitive in today's employee benefit arena, it is essential to have a team of experts on your side that can offer you guidance. Here at *Educator-Resources* we have staff on hand who are experts in the field of creation and administration of HRA's, H.S.A's and Section 125 plans. We will evaluate your current health benefit plan, and advise as to whether or not the addition of the following tools will improve your staff's current plan:

- **Health Reimbursement Accounts (Section 105h) HRA Plans**
- **Health Savings Accounts – H.S.A's**
- **Flexible Spending Accounts – F.S.A's**
- **POP plans (Section 125) - Plan Document**

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## **Group Disability Insurance** *(Short Term Disability & Long Term Disability)*

**Employee Programs “paid for by the Ministry”, a true benefit for the Pastor and Staff.**

### **What is disability insurance?**

Disability Insurance protects not only the employee, but also the Ministry. A Ministry that has implemented a comprehensive long-term disability insurance program has guaranteed that the Ministry’s Pastors, Teachers and Staff will have an income for the rest of their working lives (to age 67)\* in the event of sickness or injury which prevents them from being able to work.

Conversely, a Ministry that does not have such a plan in place puts itself in the position of having to make decisions that are very troubling. How do we take care of the Pastor or a Teacher for many years? This is a decision that many Ministries have had to make and it has caused a real economic hardship for the Ministry, or worse – the decision was made that “We are sorry, we cannot help.”

The cost of providing a comprehensive disability plan is extremely small in relationship to the Ministry’s budget. On average it represents approximately 1% to 1-1/2% of the annual budget or the equivalent of (in many cases) a \$.05 per hour pay raise.

**Please note the cost of not providing such a plan can be far greater.**



*\* Or normal social security retirement age.*

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Or contact Reverend Reece Yandle at (843) 224-0887.

## The Short-Term Disability Insurance Program

### What is short-term disability insurance?

Simply stated, if an employee is unable to work due to a non-work related sickness or injury, the *Educator-Resources* recommended short-term disability program will pay up to 60% of that employee's salary. Benefits begin after the employee has been unable to work for 14 days and last for up to 11 weeks. That employee will receive a weekly check for 60% of their salary up to \$1,000.00 per week.

### An example of a short-term disability:

An employee has received the blessed news that she is expecting a baby. Her expected delivery is in October – right in the middle of the first semester for that school year! During the first 14 days that employee is out, she will receive her paycheck from the school using up to 14 days of her accumulated, unused vacation and/or sick days available. On the 15th day, the school stops sending her a paycheck and the *Educator-Resources* recommended short-term disability insurance program begins to send her a weekly check for 60% of her salary up to \$1,000.00 per week. For most normal pregnancy and delivery, the employee will be unable to work for 6 weeks. When she returns to work *or* is no longer considered disabled, her short-term disability benefits end. Benefits are paid to a maximum of 11 weeks as long as the employee remains disabled according to the policy's definition of disability.

*Requirements: Refer to Addendum No. 1*

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## The Long-Term Disability Insurance Program

### What is long-term disability insurance?

Simply stated, if an employee is unable to work due to a non-work related or work related sickness or injury, the recommended long-term disability program will pay up to 60% of that employee's salary. Benefits begin after the employee has been unable to work for 90 days and last up to age 67\*. That employee will receive a monthly check for 60% of his/her salary up to \$5,000.00 per month. If that employee has a catastrophic sickness or injury, they will receive an additional 20% of their salary. Catastrophic means unable to perform two (2) or more Activities of Daily Living or having a cognitive impairment.

### An example of a long-term disability

An employee has had a debilitating stroke. Although some improvement and recovery occurred, the employee is still unable to return to work. During the first days that employee is out, he or she will receive a paycheck from the school using up all accumulated, unused vacation and/or sick days available or their STD program. On the 91st day of the disability, the recommended long-term disability insurance would start sending a monthly check for 60% of that employee's salary to a maximum of \$5,000.00 per month. If the disability is considered catastrophic, an additional 20% of the employee's salary will be paid for up to a maximum of \$5,000.00 per month. That employee will continue to receive a monthly check to age 67 or until he/she is no longer disabled according to the policy's definition of disability.

*Requirements: Refer to Addendum No. 1*

*\* Or normal social security retirement age.*

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## The Spousal Disability Benefit

For those Ministries that have **all three** of the basic disability and life coverages, (long-term, short-term disability, and group life), **the Benefits Program provides for a Spousal Disability Plan at no cost to the Ministry!**

The Spousal Disability Plan will provide disability protection for the spouse of every employee who is covered under the long-term and short-term disability plans. It provides a benefit payment of \$2,000.00 per month for up to twenty-four (24) months. Benefits begin on the 61st day of disability.

The definition of disability in the Spousal Disability Plan differs from the employee's plan, in that it requires the spouse to be cognitively impaired or unable to perform two (2) or more of the activities of daily living. (E.g. bathing and dressing)

### An example of a spousal disability:

The husband of one of our teachers is a builder. While at his job, he falls off a ladder and injures his spine. He is unable to dress himself and cannot feed himself without assistance. Beginning with the 61st day of his disability, he will receive a check for \$2,000.00 per month for up to twenty-four (24) months, if his disability continues for that length of time. That is a potential \$48,000.00 needed benefit for the disabled person **at no cost to the Ministry!**

We pray for the best and plan for the worst. *Educator-Resources* is here to help your Ministry plan. Our job is to protect your employees and their families when unforeseeable circumstances occur.

For more information about the Employee Benefits Program:  
Please call Norm Snodderly of Educator-Resources, your Employee Benefits Team Leader at (704) 773-1268;  
Or contact Reverend Reece Yandle at (843) 224-0887.



## Group Term Life Insurance

Many of our teachers do not have enough Life Insurance to cover themselves, while some of our teachers have no Life Insurance at all. Group Term Life is a very inexpensive way for Ministries to provide a basic amount of Life Insurance coverage for their Staff.

Group Term Life Policies are usually \$5,000 – \$25,000 per employee or one times the employee’s salary. These policies come with an equal amount of Accidental Death & Dismemberment (AD&D) a/k/a Double Indemnity. The AD&D Rider cost is negligible.

You will find that the *Educator-Resources* Group Term Life Program is almost always much more cost effective when compared to the life insurance benefits that are a part of most major medical plans. **The *Educator-Resources* Plan has many added benefits such as Work-Life Balance Employee Assistance Program, HR/BenefitsAnswersNow, and Personalized Financial Counseling.**

### An example of a group term life claim:

The Ministry provides a “One Times Salary Plan” for employees. Employee “A” earns \$18,000 annual salary. So they are insured for \$18,000 Life plus \$18,000 AD&D.

In the event of death, the beneficiary of Employee “A” will receive a check for \$18,000, with an additional \$18,000 being paid if death is due to an accident. At that time all of the additional benefits such as Work Life Balance, HR/BenefitsAnswersNow, and Personalized Financial Counseling become free of charge.

*Requirements: Refer to Addendum No. 1*

For more information about the Employee Benefits Program:  
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## Work Life Balance

Your Work-Life Balance Employee Assistance Program can help you find solutions for the everyday challenges of work and home, as well as for more serious issues involving emotional and physical well-being.

- Childcare and/or eldercare referrals
- Personal relationship information
- Health information and online tools
- Legal consultations with licensed attorneys
- Financial planning assistance
- Stress management
- Career development

Help is there every time you need us via:

- **Telephone consultations:** Speak confidentially with a master's level consultant to clarify your need, evaluate options and create an action plan.
- **Face-to-face meeting:** Confer with a local consultant up to three times per issue for short-term problem resolution.
- **Educational materials:** Receive information through our online library of downloadable materials and interactive tools.

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## **HR/BenefitsAnswersNow**

*A dream program for Pastors and Administrators!*

HR staffs have multiple responsibilities, from keeping up with employment law, OSHA compliance and safety training, to preventing sexual harassment in the workplace. It can be a struggle to constantly do more with limited resources. This is the reason why approximately 53% of employers surveyed outsource at least one HR function.

Compliance and training are time consuming and expensive, but lawsuits resulting from safety violations or accusations of harassment are much worse. 56% of companies with less than \$100 million in revenue cite labor-employment as their top litigation concern. Even large companies struggle to accommodate a broad range of employee needs. Small businesses, schools and churches often use only part-time HR managers to address their full-time needs. -

**HR/BenefitsAnswersNow** is a regularly updated, online reference featuring two critical resources: HR compliance information and benefits information. This well-organized, easily searchable database of federal and state employment law is available around the clock. When there are questions about your church or school's legal compliance, and quick, easy access to the answers is needed, you have your own personal HR assistance with HR/BenefitsAnswersNow.

Having this available may help you:

- Limit risk of costly audits, fines and legal actions by providing information you can use to manage your workforce in compliance with federal and state regulations;
- Ease one of your top concerns—legal compliance—by providing you with the information you need to remain compliance;
- Improve efficiency by saving you time, money and effort on the phone with your attorney when you have legal questions; and
- Leverage your HR staff's valuable time and resources.



## Personalized Financial Counseling Free of Charge

When you lose a loved one you can only imagine the kind of help you will need.

When that time comes, highly trained counselors are available to answer the questions that arise seemingly overnight:

- There's so much paperwork—where do I begin?
- Do I need to do anything with the will?
- Do I have enough money to live like I do now?
- How do I pay my bills? Which ones should I pay first?
- How should I invest for the future?
- Do I qualify for any Social Security benefits?
- How is all this going to affect my taxes?

When you need the answers to these and other questions, reach for Personalized Financial Counseling. With this free service you receive personalized, objective financial advice\* when you need it most.

- **Telephonic financial counseling.** The counselor will connect by phone with the beneficiary to help identify personal financial issues, objectives and priorities.
- **A personal financial plan.** From this initial conversation, a comprehensive plan recapping major financial goals and priorities will be created.
- **Continuing toll-free access to advice and assistance.** The financial counselor will continue to be available by phone to provide additional financial planning assistance and advice for up to 12 months.

The counselors who provide these services are either attorneys or CPAs and understand the crucial nature of the decisions that must be made after the death of a loved one. They appreciate that these decisions can have a major impact on a family's future financial well-being, and they work to bring you clarity and comfort during this trying time.

*\*When you are a member of our program.*

For more information about the Employee Benefits Program:  
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## The Voluntary Group Term Life Insurance Program

### What is Voluntary Group Term Life Insurance?

The recommended Voluntary Group Term Life Insurance is term life insurance paid 100% by the employee through payroll deduction. This provides employees an opportunity to add to the coverage provided by their employer on a *guaranteed issue basis*, not only for themselves, but for their spouse and children as well. Voluntary Group Term Life Insurance provides an opportunity for an employee to purchase coverage at group rates, on a guaranteed issue basis, who might not otherwise qualify for individual term insurance. To establish a voluntary group term life insurance program, a minimum enrollment of 15 employees is required.

### An example of voluntary group term life insurance:

Coverage for the employee, spouse and children is available with the following maximum guaranteed issue amounts:

- Employee – minimum of \$10,000, up to \$30,000 in increments of \$10,000.
- Spouse – minimum of \$5,000, up to \$15,000 in increments of \$5,000.
- Child(ren) – minimum of \$2,000, up to \$10,000 in increments of \$2,000.

Accidental Death and Dismemberment (AD&D) is also available for the employee, spouse and children for a minimal amount. Just as with the *Educator-Resources* recommended employer-paid group term life insurance, the voluntary program also includes Survivor Support Financial Counseling, Work Life Balance and Life Phases at no additional cost.

This program can be put in place with or without an employer-paid life insurance program.

*Requirements: Refer to Addendum No. 2*

For more information about the Employee Benefits Program:  
Please call Norm Snodderly of Educator-Resources, your Employee Benefits Team Leader at (704) 773-1268;  
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## The Individual Term Life Program

### What is Voluntary Individual Term Life Insurance?

Life Insurance is a contract between an individual and the insurance company with many different types available. (E.g. Permanent Life, Universal Life, Term Life, etc.)

We recommend a Term Life Insurance Program for all the staff. We believe that it is best for those who have financial needs, but cannot afford to spend a lot of money to cover those needs.

Under a Term Life contract, the insurance company promises to pay the beneficiary a sum of money in the event that the insured dies within a period of time defined in the policy (5, 10, 15, 20 or 30 years).

**Return of Premium**—Term Life. This concept for life insurance coverage is a term product available to individuals age 59 and under that pays the policy-holder 100% of all premiums paid if the death benefit is not used. At the end of the term period, a policy-holder may choose to have the premium amount returned or may apply the premium and purchase a smaller face amount, paid-in-full policy.

### An example of voluntary individual term life insurance:

A female employee age 30, who is in good health, purchases a \$250,000 thirty-year Term Life Insurance Policy, a \$26.34 per month policy. If at the end of the thirty years the death benefit has not been used, premiums paid in the amount of \$9482.00, or 100% of premium paid, can either be given back to the Term Life policy holder *or* the policy holder may use the premium to purchase a completely paid-up policy in the amount of \$23,837.00 and never pay another penny for life!

*Requirements: See Addendum # 3*

For more information about the Employee Benefits Program:  
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## Key Person Insurance

### What is Key Person Insurance designed to do?

Key Person coverage is designed to compensate a school or church for the loss of an important employee, and is a type of [term life insurance](#). Those of us in ministries know our employees are our most important assets. The untimely death of a key person in a school or church can be devastating.

Key Person life insurance provides immediate cash to help the ministry survive the loss. Key person insurance policies can be purchased for a specific period of time, typically 10, 15, 20 or 30 year periods, or for life.

Key Person insurance policies purchased for life often have cash values that can be used to supplement retirement programs for key employees, or to reimburse the church or school for the cost of this protection following a key person's retirement.

### Charitable Giving with Life Insurance

A charitable gift of life insurance may be an easy way to make a larger gift to a church or a favorite charity than could be made using lifetime gifts alone.



## **The Educator-Resources Voluntary Group Dental Insurance Program**

### **What is voluntary group dental insurance?**

Voluntary group dental insurance is coverage for dental services where the premium is paid 100% by the employee through payroll deduction. The employer is not required to contribute toward the cost at all. A minimum of 10 employees must sign up in order to put a voluntary group dental plan in place.

### **An example of dental insurance:**

Voluntary group dental insurance plans typically cover 3 types of dental services: Preventive, Basic and Major. Orthodontia is usually not available under voluntary plans.

- Preventive – Usually covers exam, cleaning and x-rays every 6 months at 100%. The deductible does not apply.
- Basic – Usually covers basic dental expenses at 80% after a \$50 calendar year deductible. Example – fillings and extractions.
- Major – Usually covers major dental expenses at 50% after the \$50 calendar year deductible. Example – Root canal, crown, dentures.

There is a maximum payable per calendar year of \$1,000 per individual for all dental benefits paid.

Dental insurance is coverage that employees and their children can use every year.

*According to the Centers for Disease Control, National Center for Health Statistics, and National Health Interview Survey, 40% of adults and 30% of children have not seen a dentist in the past 12 months. In addition, 29% of adults and 23% of children have untreated cavities.*

*Requirements: Refer to Addendum No. 2*

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## **The *Educator-Resources* Cancer Insurance Program**

### **What Is Cancer Insurance?**

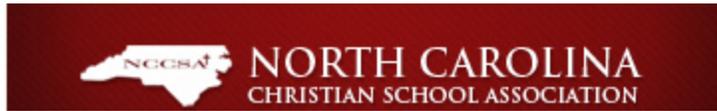
Cancer Insurance is a plan that is designed to pay cash directly to a policyholder who is diagnosed with cancer. This is important because according to the National Cancer Society, “65%” of the cost of dealing with cancer is considered non-medical and may not be paid for by health insurance. These costs include loss of time, travel expenses, lodging, home recovery and extended care. Unfortunately, cancer strikes one out of three women and one out of two men.

### **Example:**

Nearly all, if not all, Christian Educators, know someone-- usually a family member-- who has had to deal with cancer. Dealing with the disease is hard enough without also having to deal with financial problems at the same time. The *Educator-Resources* Cancer Program in several instances can prevent that from happening. Think of all the examples that you know personally.

*Requirements: Refer to Addendum # 3*

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***The Educator-Resources***  
**Long-Term Care Insurance Program**  
(Group or Individual)

**What is long-term care?**

Long-Term Care can generally be defined as the type of assistance individuals need when they can no longer perform the ordinary daily activities of independent living.

When an individual requires long-term care, they generally need help with “Activities of Daily Living” (ADL’s), which include: Bathing, Dressing, Eating, Toileting, Transferring and Continence. Many times individuals can perform all of their ADL’s described above, but they still need care due to cognitive (mental) impairment such as memory loss, Alzheimer’s, etc.

**An example of long-term care:**

An employee has a stroke, and they are unable to bathe or dress without assistance. To complicate the situation, the spouse is unable to safely help with these activities of daily living. The Long-Term Care Insurance policy would provide benefits which pay to have someone come to the home and assist the person with these tasks. If the employee’s condition worsens and the employee has to go to a nursing home, the Long-Term Care policy would pay for the cost of care up to the policy limits.

*Requirements: Refer to Addendum #3*

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Or contact Reverend Reece Yandle at (843) 224-0887.



## **The *Educator-Resources* Discount Auto & Homeowners Insurance**

*Educator-Resources* personal lines (auto, home, renters) insurance program is designed to save you money.

Based on the strength, support and at the request of more than 50 Christian school and Church Associations, *Educator-Resources* was able to negotiate a special 10% discount (or the max allowed by each State) for a special group of people, *Christian Educators, the people in our schools that make all the difference!*

Every person associated with Christian Education wants to save money on auto and home (or renters) insurance and 3 out of 4 can do so by getting a quote from Liberty Mutual Insurance Company. Simply call the toll-free number (800-914-8706) to receive a quote or call a local Liberty Mutual agent and give them our client number of “100-123”.

Claims adjustors are available 24 hours a day, 7 days a week to take immediate action on your claim. No need to wait until the next workday. You can have your vehicle repaired at any shop or use their special repair facilities that give you a limited lifetime warranty on the repair (located throughout the United States).

**An example of savings on auto & homeowners insurance:**

*“I was looking for a different insurance carrier for my car insurance due to the increase in premiums and had called a nationally recognized company to get a quote. The quote I received would have cost me more to switch. I contacted Liberty Mutual through Educator-Resources (EducatorBenefits.com Program), and the quote I received was lower than the company I was currently with. The change was easy to make and the customer service was great. I encourage everyone to do the same. It is so nice to see two companies helping support Christian Educators.”*

**– Vicki Belyus, Executive Secretary**  
South Carolina Association of Christian Schools

*Requirements: Refer to Addendum No. 5*

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## **The *Educator-Resources*** **Section 125 Premium Only Plan (POP)**

*This is one of the best ways to save taxes for the Ministry and its staff.*

The IRS-sanctioned Premium Only Plans (POP) were created by the Revenue Act of 1978 and are governed by Internal Revenue Code Section 125.

The *Educator-Resources* POP lets you cut payroll taxes without cutting your payroll. Section 125 saves you and your employees money by reducing payroll taxes. For the Ministry, it works by making one simple adjustment in your payroll process. Employees pay their portion of insurance premiums on a pre-tax basis rather than on an after-tax basis. The Premium Only Plan reduces your taxable payroll by reducing your employees' taxable income – both you and your employees pay less in taxes.

<b>Example of Employer Savings</b> <i>ABC Ministry has 10 Employees</i>		
	<b>Without POP</b>	<b>With POP</b>
Annual Payroll	\$ 300,000	\$ 300,000
Annual pre-tax payroll deductions	<u>0</u>	<u>24,000</u>
Taxable Payroll	\$ 300,000	\$ 276,000
Annual Social Security Tax	\$ 22,950	\$ 21,114
<b>Total Annual Employer Social Security Tax Savings.....</b>		<b>\$ 1,836</b>

<b>Example of Employee Savings</b> <i>Mary Brown: Single, No Exemptions</i>		
	<b>Without POP</b>	<b>With POP</b>
Annual Salary	\$ 20,000	\$ 20,000
Annual pre-tax contributions	<u>0</u>	<u>- 2,400</u>
Taxable income	\$ 20,000	\$ 17,600
Estimated taxes (30.65%)	- 6,130	- 5,394
Annual after-tax contributions	- 2,400	0
Net take-home pay	<u>\$ 11,470</u>	<u>\$ 12,206</u>
<b>Increase in take-home pay .....</b>		<b>\$ 736</b>
<b>Total Employer &amp; Employee Annual Savings.....</b>		<b>\$ 9,196</b>
<i>(for a school with 10 employees as illustrated above)</i>		

*Requirements: Refer to Addendum No. 6*

For more information about the Employee Benefits Program:  
Please call Norm Snodderly of Educator-Resources, your Employee Benefits Team Leader at (704) 773-1268;  
Or contact Reverend Reece Yandle at (843) 224-0887.



## **The Educator-Resources Student Accident Insurance Program**

### **What is Student Accident insurance?**

Student Accident Coverage is a form of insurance (risk transference) that private schools implement as a way to shift liability away from the ministry. In its essence, Student Accident Insurance is:

- I. Risk Management for Schools
- II. A Cost-effective Tool to reduce financial worry for Parents
- III. Access for all students to Immediate and Quality Medical Care, due to an accident

### **Why do we need Student Accident Coverage?**

- \$3.2 Billion in medical-spending annually resulting from school-related injuries.
- An accident needing medical attention happens on the playground every 2½ minutes.
- Annually, 1 in 14 students suffers a medically-attended or temporarily-disabling injury at school.
- 2.2 million children ages 14 and under sustain school-related injuries each year.
- 775,000 sports or recreation-related injuries to children under the age of 15 occur in and around schools each year.
- An estimated 40 million individuals in the US do not have medical insurance.

### **What is the cost to your school?**

Most Ministries pay nothing to implement the plan. Premiums are paid by parents as a line item on school registration fees, or simply as part of tuition. ***In fact, many property & casualty insurance carriers will reduce a school's general liability insurance premiums when presented with a written risk management plan that includes Student Accident Coverage.***

[www.StudentAccident.NET](http://www.StudentAccident.NET)

*Requirements: Refer to Addendum No. 6*

For more information about the Employee Benefits Program:  
Please call Norm Snodderly of Educator-Resources, your Employee Benefits Team Leader at (704) 773-1268;  
Or contact Reverend Reece Yandle at (843) 224-0887.

## **The *Educator-Resources* International Medical Insurance Program**

### **What is international medical insurance?**

International medical insurance provides comprehensive major medical coverage for anyone traveling outside his/her country of citizenship. Most U.S. medical carriers do NOT provide benefits for services rendered outside of the United States. The *Educator-Resources* international medical program provides coverage for short-term and long-term trips. Coverage is available for individuals or groups. This program is specifically designed to provide much-needed coverage for the short-term or long-term missionary. We insure thousands of missionaries around the world.

People or events that would need coverage are:

- Missionaries
- Student Trips
- Church Trips
- Exchange Students

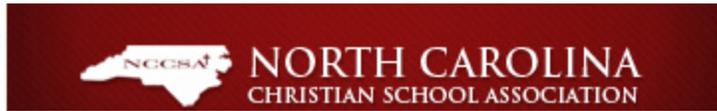
### **An example of an international medical claim:**

The ministry has organized a short-term missionary trip to Honduras with several students and chaperones. While on the trip, one of the students starts to have severe abdominal pain and a fever. The *Educator-Resources* international medical program can provide coverage for the medical services needed (example: emergency appendectomy), arrange and pay for an emergency medical evacuation, and arrange and pay for one of the student's parents to be with them during this time of need. This coverage helps relieve the trip leader and ministry of legal liability or responsibility.

[www.ServingAbroad.com](http://www.ServingAbroad.com)

*Requirements: Refer to Addendum No. 4*

For more information about the Employee Benefits Program:  
Please call Norm Snodderly of Educator-Resources, your Employee Benefits Team Leader at (704) 773-1268;  
Or contact Reverend Reece Yandle at (843) 224-0887.



Addendum No. 1

**Requirements:**

The ministry must furnish a complete employee census that contains the following information:

- Date of Birth
- Gender
- Occupation
- Salary (either monthly or annual)

**An example of an employee census:**

A census form can be furnished by your *Educator-Resources* representative or call (800) 578-2111.

	<b>Date Of Birth</b>	<b>(M/F)</b>	<b>Annual Salary</b>	<b>Occupation/Job Description</b>
1.	06/15/1970	F	\$19,000	Teacher
2.	04/27/1948	M	\$29,000	Pastor
3.	11/04/1963	F	\$15,000	Secretary

	<b>Date Of Birth</b>	<b>(M/F)</b>	<b>Type of Coverage</b>
1.	06/15/1970	F	Employee Only
2.	04/27/1948	M	Employee/Spouse
3.	11/04/1963	F	Family

For more information about the Employee Benefits Program:  
 Please call Norm Snodderly of Educator-Resources, your Employee Benefits Team Leader at (704) 773-1268;  
 Or contact Reverend Reece Yandle at (843) 224-0887.

Addendum No. 2

**What is required?**

For most voluntary employee programs, your *Educator-Resources* representative will need to be present at a staff meeting to explain the benefits the ministry is making available. Individual employee meetings will follow the staff meeting.

For some voluntary employee programs an employee census may be required.

**An example of a voluntary benefits census:**

A census form can be furnished by your *Educator-Resources* representative or call (800) 578-2111.

Guaranteed Issue Term Life Census Example

Voluntary Dental Employee Census Example

<b>Date Of Birth</b>	<b>(M/F)</b>	<b>Occupation/Job Description</b>
1. 06/15/1970	F	Teacher
2. 04/27/1948	M	Pastor
3. 11/04/1963	F	Secretary

For more information about the Employee Benefits Program:  
Please call Norm Snodderly of Educator-Resources, your Employee Benefits Team Leader at (704) 773-1268;  
Or contact Reverend Reece Yandle at (843) 224-0887.

### Addendum No. 3

**Requirements:**

For most voluntary employee programs, your *Educator-Resources* representative will need to be present at a staff meeting to explain the benefits that the ministry is making available to its staff and employees. Individual employee meetings will follow the staff meeting. An employee census is NOT required.

### Addendum No. 4

**Requirements:**

To apply for coverage-- whether individual or group, short-term or long-term-- contact your local *Educator-Resources* representative or go to [www.ServingAbroad.com](http://www.ServingAbroad.com).

### Addendum No. 5

**Requirements:**

For this voluntary employee program, no staff meeting is required, no employee census is required. The only action needed on the employer's part is to contact (800) 578-2111 ext. 3679 and ask for materials that can be placed in your employee's mailbox. There are NO administrative duties required by the employer for this program.

### Addendum No. 6

**Requirements:**

To begin implementation of this program, just contact your local *Educator-Resources* Team Leader for an application and brochure.

### Addendum No. 7

**Requirements:**

To also begin implementation of this program, just contact your local *Educator-Resources* Team Leader for an application and brochure.