

**2009 CONTRIBUTION RATES  
WORKER BENEFIT PLANS  
LUTHERAN CHURCH-CANADA  
3074 Portage Ave., Winnipeg MB, R3K 0Y2**

**LUTHERAN CHURCH-CANADA PENSION PLAN (LCCPP) and FLEXIBLE BENEFIT PLANS**

The pension and benefit programs consist of a fully employer paid non-contributory defined pension plan with a worker voluntary contributory defined contribution component and an employer paid health and income protection plan. Enrolment in both parts of the program is mandatory for all eligible workers. In addition, additional benefit coverage is offered from which a worker can choose and pay for through the allocation of unused flex credits or payroll deduction.

An employer purchases retirement and health and income protection from WORKER BENEFIT PLANS. An eligible worker<sup>1</sup> is provided with core<sup>2</sup> coverage and sufficient flex credits to purchase Option 2 extended health care plan and Option 2 dental care plan. Worker's choices within the flex benefit program, may result in unused flex credits available or payroll deduction. Employer's cost and worker's benefit coverage for pension, basic life insurance, dependent life insurance and long term disability coverage is based on Annual Total Compensation. Total Annual Compensation includes: Cash Salary + Utility Allowance + Housing Allowance. Where a residence is provided by the employer, the housing allowance is 30% of the cash salary paid to the employee.

	<b>Worker Only</b>	<b>Worker with 1 dependent</b>	<b>Worker with 2 or more dependents</b>
Basic Life Insurance	1.96%	1.96%	1.96%
Long Term Disability	2.0%	2.0%	2.0%
Dependent Life	N/A	0.10%	0.10%
Out of Country Emergency Travel	\$1.16/month	\$2.43/month	\$2.43/month
Employee Assistance Program	\$8.19/month	\$8.19/month	\$8.19/month
Extended Health Plan Option 2	\$66.36/month	\$132.60/month	\$186.56/month
Dental Plan Option 2	\$53.80/month	\$107.59/month	\$150.62/month
Pension Plan	11%	11%	11%

<sup>1</sup> **Full-time worker** who works more than 15 hrs/wk and more than 5 mths per year. **Part-time Worker** who earns at least 35% of the YMPE under the C/QPP in the preceding two calendar years. **Part-time Worker** who has worked at least 700 hours in each of the preceding two calendar years.

<sup>2</sup> Core coverage Information on other side – please turn page.

## Core Coverage Information

### Workers Enrolled prior to December 31, 2007

#### **Core Coverage**

Employee Life Insurance - 5X Annual Earnings  
Long Term Disability - 70% of annual earnings  
Out-of-Country Emergency/Referral  
Dependent Life Insurance  
Employee Assistance Program  
+ Option 2 Extended Health Plan  
+ Option 2 Dental Plan

### Workers enrolled after January 1, 2008

#### **Core Coverage**

Employee Life Insurance - 3X Annual Earnings  
Long Term Disability - 60% of annual earnings  
Out-of-Country Emergency/Referral  
Dependent Life Insurance  
Employee Assistance Program  
+ Option 2 Extended Health Plan  
+ Option 2 Dental Plan