

Dear Pastor or Staff,

Baptist Network Northwest Group is offering a Limited-Benefit Medical Plan beginning 12-1-10

Baptist Network Northwest is pleased to be able to offer a reasonably priced limited-benefit medical plan to associated Pastors, Staff, and dependents working at least 15 hours per week. The plan offers a package of medical benefits most likely used. The plan is NOT a traditional Group Medical plan and does not cover catastrophic care. Open enrollment for the plan is now-November 15th, with coverage beginning December 1. Even if the Pastor does not participate, you can offer this plan to your part-time employees working at least 15 hours per week.

So how would this plan work?

If you have unaffordable, or no insurance, you might consider purchasing this plan, and combining it with a low cost, high deductible individual medical policy or Short Term Medical plan (for catastrophic coverage). The plan covers many of the normal out-of-pocket medical cost commonly faced in a year, as well as a good Accident policy.

How do I enroll?

If you have questions or would like to enroll in the FlexMed plan, contact Dan Neils at Agape Insurance 503-650-4325. Dan can answer your questions. You might be looking to combine this with a high-deductible medical plan, or a Short Term Medical plan if you have had trouble qualifying. Dan is licensed in Oregon and Washington and has a brokerage firm that he can work with in Idaho. Your enrollment and the 1st month check would be due by Monday, November 15th.

Who would administrate it?

Premiums would be made payable to BNN for all participating individuals. We ask that your **check be sent to Pete Steele, 455 SW 141st Avenue, Beaverton, OR 97006 by the 20th of each month, as he will administrate the program.** One check will then be written to the Ins. Company for all participants. Like with all insurance, if you do not pay your premiums, you will be disenrolled from the plan.

Agape Insurance Services Inc.

Office 503-650-4325 Fax 503-863-3821 *Certified Senior Advisor
E-mail: danneils@gmail.com Website: www.agapeinsurance.net
Office: 19652 McCord Rd Oregon City, OR 97045

Baptist Network Northwest Approved.... Group Medical Plan Insurance plan.

DECEMBER 1, 2010 ENROLLENT DATE!

***FlexMed* Underwritten by Companion Life**

—A fully insured, limited benefit health insurance plan.

- A selection of common medical benefits most people use
- Guaranteed issue: No wait for pre-existing conditions
- Available to all eligible employees
- Works with Section 125 plans for a pre-tax benefit
- Voluntary: No employer contributions required
- Use any licensed doctor or hospital or use the Beach street PPO network
- Pays IN ADDITION to other insurance
- First dollar coverage, no deductibles, no coinsurance, no copays.

OVERVIEW:

Many Pastors and staff pay for high cost, private insurance and cannot afford a group medical plan for their church. Others have pre-existing conditions and cannot qualify, or afford the State Pool plans.

FlexMed is an indemnity plan that offers a package of commonly used benefits which are intended to be combined with a high-deductible, lower cost major medical plan or Short Term Medical Plan—our agency can help you discuss these issues.

EXAMPLE: John 53, and Helen 50. They have an individual policy now.

John and Helen have a HealthNet Individual plan now with a \$2500 deductible and pay \$822 per month now. Most of their everyday medical costs are not covered until they meet their deductible.

They buy the FlexMed plan for \$411 per month to get the coverage for the services they most often use. They switch their coverage to a high deductible ODS plan for \$236 per month. Combined, they now pay \$648 instead of \$822, and get richer package of benefits.

EXAMPLE: Pastor Bob, age 44. Bob has diabetes.

He cannot afford the State Pool Plan for over \$450 per month. He can add the FlexMed plan for \$209 per month and have many of his medical expense covered.

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WHAT IS A LIMITED BENEFIT MEDICAL PLAN?

Unlike a group medical plan that offers comprehensive benefits with cost-sharing of deductibles and coinsurance, a limited benefit plan is an 'indemnity' policy that pays a fixed amount for certain named, commonly used medical services—and only for those services. It is a great benefit for those with no insurance, or a great companion plan for someone with a high deductible private plan.

HOW DOES IT WORK?

Here are a few examples: The plan pays \$150 for each of the first 6 visits to a doctor—regardless of the actual charge. So let's say you go to a doctor, and the bill is \$160. The plan will pay the \$150 benefit, not more, not less. For the first 2 diagnostic tests, the plan pays \$250. So let's say you had an \$80 x-ray and submit the bill. You would receive back a check for the full \$250, not the \$80 charged. Should you have an accident, the plan pays up the first \$2500 of your medical expenses.

HERE IS THE SUMMARY OF THE PROPOSED BENEFITS:

- Hospitalization daily benefit: \$1200/day
- Intensive Care stay: \$2400/day
- Doctor Office or Clinic visits: \$150/visit (limit of 6 per year)
- Diagnostic Tests: \$250 per visit (limit of 2 per year)
- Ambulance \$250 (limit of 2 trips)
- Wellness/Preventative Visit/Exam: \$400 (Routine Exam & tests)
- Emergency Room Visit: \$250 (limit of 2 per year)
- Accident Benefit: \$2500 (Pays up to \$2500)
- Diagnosis of certain Critical Illnesses: \$10,000 paid upon diagnosis (see policy)
- Life insurance for Employee: \$5,000
- Premiums are POP, Section 125 qualified—meaning an employee can pay the premium on a pre-tax basis if the church as a POP plan set up.
- National Network of doctors available: Beach Street Network—Use a Network doctor and they do the paperwork for you, otherwise you submit your bill to Companion Life.
- Prescription Drug Discount Card.

****See policy for complete details and limitations of benefits**

PLAN COST FOR THE BENEFITS PROPOSED ABOVE:

(Assumes December 1 start)

Employee only:	\$208.03	Employee & Spouse:	\$411.29
Employee & Children:	\$372.26	Employee & Family:	\$576.05

QUESTIONS? Contact Dan Neils at 503-650-4325. I can discuss individual health insurance options suitable to combine with the FlexMed Benefits, and help you enroll in FlexMed should you like to.

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DENTAL, VISION, & HEARING POLICY

We are also pleased to offer an excellent dental, vision & hearing insurance plan offered by Medico Life. You have freedom to use the dentist or vision specialist of your choice. You can choose from a \$1000 or \$1500 annual benefit, and use \$150 towards vision expenses after a 6 month wait. The plan can also be used for hearing related expenses, even the purchase of hearing aids.

HOW DO I ENROLL?

Unlike the group medical plan, this is an individual plan available to individuals over the age of 18. For more information and application info, please email Dan Neils at danneils@gmail.com or 503-650-4325

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