

2024 Benefits Enrollment Guide



ANGLICAN CHURCH
IN NORTH  AMERICA

Plan Year: September 1, 2024 - August 31, 2025

Welcome!

“Working Together for a Healthy Well-Being and Financial Security”

The Anglican Church in North America is pleased to provide you with a benefit program designed to safeguard your financial and health care needs.

This booklet is a guide to help you make benefit choices that are best for you and your family. It is not a complete description of the plan provisions. OneAmerica Insurance Certificates and the Benefit Summaries for each product are available for viewing and download on the ACNA Provincial website at <http://anglicanchurch.net/?/main/benefits> under Life & Disability.



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Carrier Contacts

When You Have Questions	Contact	Group Number	Phone	Website
Long Term Disability	OneAmerica	G-617336	800.553.5318	www.OneAmerica.com
Short Term Disability	OneAmerica	G-617336	800.553.5318	www.OneAmerica.com
Basic Life / AD&D	One America	G-617336	800.553.5318	www.oneamerica.com
Voluntary Life / AD&D	One America	G-617336	800.553.5318	www.oneamerica.com
ComPsych EAP	OneAmerica	ONEAMERICA3	855.387.9727	www.guidanceresources.com
Travel Assistance	OneAmerica On Call	N/A	866.816.2103 US/Canada 603.328.1754 Call collect from other locations	E-Mail: mail@oncallinternational.com

Full-Time employees that work 20 or more hours per week are eligible to participate in this insurance program. Please send the completed enrollment form to:

Linda Mathesius, Human Resources Administrator
Care of: Anglican Church In North America

Phone: 724-266-9400 Ext. 105

Fax: 724-266-1129

Email: benefits@anglicanchurch.net

Address: P.O. Box 447

Ambridge, PA 15003-0447

Long Term Disability - OneAmerica

Long-Term Disability (LTD) provides the protection you need to ensure that your way of life is protected in case of a serious injury or illness. The following is a summary of the LTD disability plan offered through OneAmerica. You must be actively at work on the effective date of coverage.

Long Term Disability Benefits	
Elimination Period	90 Days
Monthly Benefit Percentage	60% of your monthly Salary
Maximum Monthly Benefit	Up to \$6,000 per month
Benefit Duration	Social Security Full Retirement Age
Pre-Existing Condition	6/12 (6 month look-back from effective date; 12 month waiting period on pre-existing conditions)

Long Term Disability Rate	
Monthly Fixed Rate per \$100	\$.45

LTD Premium Calculation:

$$\frac{\text{Annual Salary}}{12} = \text{Monthly Salary} \times 60\% = \text{Monthly Benefit}$$

$$\frac{\text{*Monthly Salary}}{100} \times .45 = \text{Monthly Premium}$$

* Maximum monthly salary: **\$10,000**

Monthly Salary is your average monthly income, determined from your current earnings. Earnings include housing allowance for Clergy.



Short Term Disability - OneAmerica

In the event you become disabled from a non-work-related injury or sickness, short-term disability income benefits are offered through OneAmerica as a source of income. You must be actively at work on the effective date of coverage.

Short Term Disability	
Elimination Period for Accident	14 Days
Elimination Period for Sickness	14 Days
Weekly Benefit Percentage	60% of your weekly earnings
Maximum Weekly Benefit	Up to \$1,000
Benefit Duration	11 Weeks

Short Term Disability Rate	
Monthly Fixed Rate per \$10	\$.44

STD Premium Calculation

$$\frac{\text{Annual Salary}}{52} = \text{Weekly Salary} \times 60\% = \text{Weekly Benefit}$$

$$\text{Weekly Benefit} \div 10 = \text{Rate} \times .44 = \text{Monthly Premium}$$

Maximum weekly salary: **\$1,666.67**

Monthly Salary is your average monthly income, determined from your current earnings. Earnings include housing allowance for Clergy.



Life Insurance - OneAmerica

Basic Life and Accidental Death and Dismemberment (AD&D)

All full-time employees are offered Group Life and Accidental Death and Dismemberment (AD&D) insurance. Monthly premium is paid by employer. You must be actively at work on the effective date of coverage.

Class	Benefit amount thru Age 64		65% of Benefit Amount Ages 65 - 69		50% of Benefit Amount Ages 70+	
	Benefit Amount	Premium	Benefit Amount	Premium	Benefit Amount	Premium
1	\$150,000	\$61.50	\$97,500	\$42.08	\$75,000	\$33.75
2	\$100,000	\$43.00	\$65,000	\$30.05	\$50,000	\$24.50
3	\$75,000	\$33.75	\$48,750	\$24.04	\$37,500	\$19.88
4	\$50,000	\$24.50	\$32,500	\$18.03	\$25,000	\$15.25
5 Retired	\$5,000	N/A	N/A	N/A	\$5,000	\$18.15

Basic Accidental Death & Dismemberment: In addition to your Basic Life Benefit, Basic Accidental Death & Dismemberment benefits are paid to your beneficiary, if you are deceased within 365 days after a covered accident and the cause of death can be attributed to the covered accident. Your AD&D benefit is equal to your Basic Life benefit amount. AD&D benefits are payable to you if you suffer a loss that is covered under the plan. The loss must have occurred within 365 days of the covered accident.

Basic AD&D Benefit	
Loss of life	100%
Loss of a combination of hand, foot and/or eye	100%
Loss of hand, foot, or an eye	50%
Loss of thumb and index finger of same hand	25%

If you need to update your beneficiary, please contact Linda Mathesius at (724) 266-9400 ext. 105.



Voluntary Life and (AD&D) - OneAmerica

If you want a greater level of protection, Anglican Church in North America provides you with the opportunity to elect Voluntary Life Insurance on yourself as well as your family. The monthly premium is paid by the employee through payroll deduction.

Please Note: Employees electing voluntary life will also have the opportunity to elect coverage on their spouse and/or child(ren). Spouse's voluntary life election cannot exceed 100% of the employee's voluntary life election.

Employee Life Benefit	
Employee Life Increments	Increments of \$1,000
Employee Guarantee Issue	\$110,000
Employee Maximum Amount	\$500,000; not to exceed 5x annual salary
Benefit Reduction	35% at age 70 / 50% at age 75
Spouse Life Benefit	
Spouse Life Increments	Increments of \$500
Spouse Guarantee Issue	\$25,000
Spouse Maximum Amount	The lesser of \$500,000 or 100% of employee amount
Benefit Reduction	Benefit will reduce based on Employee's reduction schedule when employee reaches age 70
Child(ren) Life Benefit	
Live birth to 6 months	\$1,000
6 months to age 26	Increments of \$2,000 to max amount
Child(ren) Guarantee Issue / Max amount	The lesser of \$10,000 or 100% of employee amount

If you and your eligible dependents enroll when first eligible, you may apply for any amount of life insurance coverage up to the Guarantee Issue amount of \$110,000 on yourself and \$25,000 for your spouse without furnishing Evidence of Insurability. Any life insurance coverage over the Guarantee Issue amounts will be subject to Evidence of Insurability. If you and your eligible dependents do not enroll when first eligible, you can apply for coverage only during an annual enrollment period, and will be required to furnish Evidence of Insurability for the entire amount of coverage.

GUARANTEE INCREASE IN BENEFIT (GIB): If you enroll when first eligible, you may increase your benefit at the next annual enrollment period by 10% or \$10,000, whichever is greater, up to the maximum allowed amount without furnishing Evidence of Insurability.

Voluntary Accidental Death and Dismemberment (AD&D)

Voluntary Accidental Death & Dismemberment: In addition to your elected Voluntary Life Benefit, Voluntary Accidental Death & Dismemberment benefits are paid to your beneficiary, if you are deceased within 365 days after a covered accident and the cause of death can be attributed to the covered accident. Your AD&D benefit is equal to your elected Voluntary Life benefit amount. AD&D benefits are payable to you if you suffer a loss that is covered under the plan. The loss must have occurred within 365 days of the covered accident.

Voluntary AD&D Benefit	
Loss of Life	100%
Loss of both hands, feet, or eyes	100%
Loss of hand, foot or an eye	50%
Loss of thumb and index finger of same hand	25%

OneAmerica Voluntary Life/AD&D Rates

Monthly Melded Payroll Deduction

EMPLOYEE

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000
Age Band											
0-24	\$1.40	\$2.31	\$3.21	\$4.11	\$5.02	\$5.92	\$6.82	\$7.72	\$8.63	\$9.53	\$10.43
25-29	\$1.48	\$2.47	\$3.45	\$4.43	\$5.42	\$6.40	\$7.38	\$8.36	\$9.35	\$10.33	\$11.31
30-34	\$1.64	\$2.79	\$3.93	\$5.07	\$6.22	\$7.36	\$8.50	\$9.64	\$10.79	\$11.93	\$13.07
35-39	\$1.98	\$3.47	\$4.95	\$6.43	\$7.92	\$9.40	\$10.88	\$12.36	\$13.85	\$15.33	\$16.81
40-44	\$2.48	\$4.47	\$6.45	\$8.43	\$10.42	\$12.40	\$14.38	\$16.36	\$18.35	\$20.33	\$22.31
45-49	\$3.46	\$6.43	\$9.39	\$12.35	\$15.32	\$18.28	\$21.24	\$24.20	\$27.17	\$30.13	\$33.09
50-54	\$5.02	\$9.55	\$14.07	\$18.59	\$23.12	\$27.64	\$32.16	\$36.68	\$41.21	\$45.73	\$50.25
55-59	\$7.28	\$14.07	\$20.85	\$27.63	\$34.42	\$41.20	\$47.98	\$54.76	\$61.55	\$68.33	\$75.11
60-64	\$10.90	\$21.31	\$31.71	\$42.11	\$52.52	\$62.92	\$73.32	\$83.72	\$94.13	\$104.53	\$114.93
65-69	\$18.32	\$36.15	\$53.97	\$71.79	\$89.62	\$107.44	\$125.26	\$143.08	\$160.91	\$178.73	\$196.55
70-74	\$32.05	\$63.61	\$95.16	\$126.71	\$158.27	\$189.82	\$221.37	\$252.92	\$284.48	\$316.03	\$347.58
75+	\$62.02	\$123.55	\$185.07	\$246.59	\$308.12	\$369.64	\$431.16	\$492.68	\$554.21	\$615.73	\$677.25

\$110,000 IS THE MAXIMUM THAT MAY BE ISSUED WITHOUT ANSWERING HEALTH QUESTIONS

SPOUSE

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
Age Band											
0-24	\$0.48	\$0.96	\$1.44	\$1.92	\$2.40	\$2.88	\$3.36	\$3.84	\$4.32	\$4.80	\$5.28
25-29	\$0.53	\$1.05	\$1.58	\$2.10	\$2.63	\$3.15	\$3.68	\$4.20	\$4.73	\$5.25	\$5.78
30-34	\$0.62	\$1.24	\$1.86	\$2.48	\$3.10	\$3.72	\$4.34	\$4.96	\$5.58	\$6.20	\$6.82
35-39	\$0.83	\$1.65	\$2.48	\$3.30	\$4.13	\$4.95	\$5.78	\$6.60	\$7.43	\$8.25	\$9.08
40-44	\$1.11	\$2.22	\$3.33	\$4.44	\$5.55	\$6.66	\$7.77	\$8.88	\$9.99	\$11.10	\$12.21
45-49	\$1.64	\$3.28	\$4.92	\$6.56	\$8.20	\$9.84	\$11.48	\$13.12	\$14.76	\$16.40	\$18.04
50-54	\$2.46	\$4.91	\$7.37	\$9.82	\$12.28	\$14.73	\$17.19	\$19.64	\$22.10	\$24.55	\$27.01
55-59	\$3.68	\$7.36	\$11.04	\$14.72	\$18.40	\$22.08	\$25.76	\$29.44	\$33.12	\$36.80	\$40.48
60-64	\$6.17	\$12.33	\$18.50	\$24.66	\$30.83	\$36.99	\$43.16	\$49.32	\$55.49	\$61.65	\$67.82
65-69	\$10.42	\$20.83	\$31.25	\$41.66	\$52.08	\$62.49	\$72.91	\$83.32	\$93.74	\$104.15	\$114.57
70-74	\$18.43	\$36.85	\$55.28	\$73.70	\$92.13	\$110.55	\$128.98	\$147.40	\$165.83	\$184.25	\$202.68
75+	\$36.73	\$73.46	\$110.19	\$146.92	\$183.65	\$220.38	\$257.11	\$293.84	\$330.57	\$367.30	\$404.03

SPOUSE AMOUNT CANNOT EXCEED 100% OF EMPLOYEES AMOUNT
and \$25,000 is the most that can be issued without answering health questions

CHILD(REN)

	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
LIFE/AD&D	\$0.92	\$1.85	\$2.77	\$3.70	\$4.62

NOTE: FINAL RATES MAY VARY DUE TO ROUNDING.

* AGE = CURRENT YEAR - BIRTH YEAR



OneAmerica Voluntary Life/AD&D Rates - Continued

Monthly Melded Payroll Deduction

EMPLOYEE

	\$120,000	\$130,000	\$140,000	\$150,000	\$170,000	\$180,000	\$200,000	\$250,000	\$300,000	\$400,000	\$500,000
Age Band											
0-24	\$11.34	\$12.24	\$13.14	\$14.05	\$15.85	\$16.75	\$18.56	\$23.08	\$27.59	\$36.62	\$45.65
25-29	\$12.30	\$13.28	\$14.26	\$15.25	\$17.21	\$18.19	\$20.16	\$25.08	\$29.99	\$39.82	\$49.65
30-34	\$14.22	\$15.36	\$16.50	\$17.65	\$19.93	\$21.07	\$23.36	\$29.08	\$34.79	\$46.22	\$57.65
35-39	\$18.30	\$19.78	\$21.26	\$22.75	\$25.71	\$27.19	\$30.16	\$37.58	\$44.99	\$59.82	\$74.65
40-44	\$24.30	\$26.28	\$28.26	\$30.25	\$34.21	\$36.19	\$40.16	\$50.08	\$59.99	\$79.82	\$99.65
45-49	\$36.06	\$39.02	\$41.98	\$44.95	\$50.87	\$53.83	\$59.76	\$74.58	\$89.39	\$119.02	\$148.65
50-54	\$54.78	\$59.30	\$63.82	\$68.35	\$77.39	\$81.91	\$90.96	\$113.58	\$136.19	\$181.42	\$226.65
55-59	\$81.90	\$88.68	\$95.46	\$102.25	\$115.81	\$122.59	\$136.16	\$170.08	\$203.99	\$271.82	\$339.65
60-64	\$125.34	\$135.74	\$146.14	\$156.55	\$177.35	\$187.75	\$208.56	\$260.58	\$312.59	\$416.62	\$520.65
65-69	\$214.38	\$232.20	\$250.02	\$267.85	\$303.49	\$321.31	\$356.96	\$446.08	\$535.19	\$713.42	\$891.65
70-74	\$379.14	\$410.69	\$442.24	\$473.80	\$536.90	\$568.45	\$631.56	\$789.33	\$947.09	\$1,262.62	\$1,578.15
75+	\$738.78	\$800.30	\$861.82	\$923.35	\$1,046.39	\$1,107.91	\$1,230.96	\$1,538.58	\$1,846.19	\$2,461.42	\$3,076.65

THE ABOVE AMOUNTS REQUIRE ANSWERING HEALTH QUESTIONS

SPOUSE

	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$150,000	\$160,000	\$180,000	\$200,000	\$250,000
Age Band											
0-24	\$5.76	\$6.72	\$7.68	\$8.64	\$9.60	\$10.56	\$14.40	\$15.36	\$17.28	\$19.20	\$24.00
25-29	\$6.30	\$7.35	\$8.40	\$9.45	\$10.50	\$11.55	\$15.75	\$16.80	\$18.90	\$21.00	\$26.25
30-34	\$7.44	\$8.68	\$9.92	\$11.16	\$12.40	\$13.64	\$18.60	\$19.84	\$22.32	\$24.80	\$31.00
35-39	\$9.90	\$11.55	\$13.20	\$14.85	\$16.50	\$18.15	\$24.75	\$26.40	\$29.70	\$33.00	\$41.25
40-44	\$13.32	\$15.54	\$17.76	\$19.98	\$22.20	\$24.42	\$33.30	\$35.52	\$39.96	\$44.40	\$55.50
45-49	\$19.68	\$22.96	\$26.24	\$29.52	\$32.80	\$36.08	\$49.20	\$52.48	\$59.04	\$65.60	\$82.00
50-54	\$29.46	\$34.37	\$39.28	\$44.19	\$49.10	\$54.01	\$73.65	\$78.56	\$88.38	\$98.20	\$122.75
55-59	\$44.16	\$51.52	\$58.88	\$66.24	\$73.60	\$80.96	\$110.40	\$117.76	\$132.48	\$147.20	\$184.00
60-64	\$73.98	\$86.31	\$98.64	\$110.97	\$123.30	\$135.63	\$184.95	\$197.28	\$221.94	\$246.60	\$308.25
65-69	\$124.98	\$145.81	\$166.64	\$187.47	\$208.30	\$229.13	\$312.45	\$333.28	\$374.94	\$416.60	\$520.75
70-74	\$221.10	\$257.95	\$294.80	\$331.65	\$368.50	\$405.35	\$552.75	\$589.60	\$663.30	\$737.00	\$921.25
75+	\$440.76	\$514.22	\$587.68	\$661.14	\$734.60	\$808.06	\$1,101.90	\$1,175.36	\$1,322.28	\$1,469.20	\$1,836.50

SPOUSE AMOUNT CANNOT EXCEED 100% OF EMPLOYEES AMOUNT
and \$25,000 is the most that can be issued without answering health questions

NOTE: FINAL RATES MAY VARY DUE TO ROUNDING.

* AGE = CURRENT YEAR - BIRTH YEAR



Online EOI Submission Guide

Policyholder name: Episcopal Diocese of Fort Worth dba Anglican Benefits Program

Policyholder number: 00617336-0000-000

Client ID: U275158

Selecting the right amount of insurance is important to ensure you and your loved ones are financially protected. At OneAmerica® our enhanced Evidence of Insurability (EOI) digital solution streamlines the process with a secure step-by-step easy to comprehend application, available 24/7 on any smartphone, tablet or computer.

Login Process

Get started by going to www.oneamerica.com/eoi

- Choose your login type: Employee.
- Fill in your client ID, work email address, first and last name. Hit “Submit”.
- You will receive an email containing your unique link and additional information on accessing the online EOI application.
- Click your unique email link to continue to our secure digital solution.

Application Process

Once your personal identification information is verified, click “Start Now” to begin the process.

- Select your chosen insurance coverage requiring EOI (i.e. Life only, Disability only or Life and Disability).
- Fill in personal demographic information
 - If you are requesting spouse/domestic partner coverage when EOI is required, please fill-in their name and unique email address so they can be prompted to complete the EOI process once you have submitted your application.
- Complete health questions.
- Review and sign via DocuSign.



Response Process

Receive immediate response.

- If approved, you and your employer will receive a confirmation email.
- If referred, you will receive an email or letter via United States Postal Service (USPS) outlining the additional information needed.
- If declined, you will receive a letter via USPS with more information.

Please visit bit.ly/eoiDigitalSolutionFAQ to view our frequently asked questions, or contact our Employee Benefits Customer Engagement Center at **800-553-5318**.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company.

ONEAMERICA® is the marketing name for the companies of OneAmerica | OneAmerica.com

Contact Us... Anytime, Anywhere

No-cost, confidential solutions to life's challenges.



Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more
- Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more



Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions



Free Online Will Preparation

EstateGuidance® lets you quickly and easily create a will online.

- Specify your wishes for your property
- Provide funeral and burial instructions
- Choose a guardian for your children

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Your ComPsych® GuidanceResources® program offers someone to talk to and resources to consult whenever and wherever you need them.

Call: 855.387.9727

TDD: 800.697.0353

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultantSM, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: guidanceresources.com

App: GuidanceResources® Now

Web ID: ONEAMERICA3

Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools.

24/7 Support, Resources & Information



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Call: 855.387.9727

TDD: 800.697.0353

Online: guidanceresources.com

App: GuidanceResources® Now

Web ID: ONEAMERICA3

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Peace of Mind When Traveling

Travel assistance

Emergencies happen, but help is now only a phone call or email away. On Call International® offers a suite of services to help you in your time of need — from small inconveniences like losing your luggage to life-threatening situations — all delivered with a caring, human touch.

Find comfort in knowing you and your loved ones are protected by the Travel Assistance benefit when traveling more than 100 miles from home for business or leisure. The Travel Assistance benefit protects you when covered under a OneAmerica® company group life insurance policy. It also extends coverage to your spouse, domestic partner and children (under 21 or 25 and living at home as a full-time student) even when they are traveling without you. The Travel Assistance benefit requires no additional premium; however, exclusions do apply.

Medical assistance and transportation services

Pre-trip plan to provide up-to-date information regarding required vaccinations, health risks, travel restrictions and weather conditions.

Medical monitoring and review of documentation utilizing professional case managers and medical professionals to ensure appropriate care is received.

24-hour nurse help line to provide clinical assessment, education and general health information.

Replacement of prescriptions and eyeglasses that have been lost or stolen by consulting with the prescribing provider to transfer prescription to or arranging an appointment with a local provider.

Medical, behavioral or mental health, dental and pharmacy referrals to assist in finding care providers and medical facilities.

Coordination of benefits by requesting health information from the participant and attempting to coordinate benefits during an active travel assistance case.

Emergency medical evacuation to arrange and coordinate air and/or ground transportation and medical care during transportation to the nearest hospital where appropriate care is available.

Medical repatriation to arrange the transport of the participant with a qualified medical attendant, if medically necessary, to their residence or home hospital.

Return of remains to arrange the transportation of a participant's remains to their home in the event of their death while traveling.





24-hour travel assistance
Travel Assistance is made available through
OneAmerica® by an agreement with **On Call International®**
1-866-816-2103 (US/Canada)
1-603-328-1754 (call collect from other locations)
Email: mail@oncallinternational.com

ONEAMERICA® is the marketing name for the companies of OneAmerica | OneAmerica.com

Travel assistance services

- Pre-trip information
- 24/7 emergency travel arrangements
- Translator and interpreter referral
- Emergency travel funds assistance
- Legal consultation and referral
- Lost or stolen travel documents assistance
- Emergency messaging
- Lost luggage assistance

Note: Group life products are issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN., a OneAmerica company. Not available in all states or may vary by state. Travel assistance provided by On Call International®, On Call International is not an affiliate of AUL, and is not a OneAmerica company. On Call International provides noted services for covered individuals and approved dependents. Services may be unavailable in countries currently under U.S. economic or trade sanctions. Please refer to your policy for covered limits and eligibility details.

This is a brief summary of coverage for insured participants. This is not a contract of insurance. Coverage is governed by an insurance policy issued to OneAmerica®. The policy is underwritten by International Insurance Co. of Hannover Ltd. Complete information on the insurance is contained in the Certificate of Insurance on file with OneAmerica. If there is a difference between this program description and the certificate wording, the certificate controls.



When contacting On Call International, be prepared to provide:

- First and last name
- The name of your employer
- A phone number where you can be reached

This Benefits Enrollment Guide (this “Guide”) is presented by Frost Insurance Agency, Inc. (“FIA”) on Anglican Church in North America (“Plan Sponsor”) for illustrative and informational purposes only. This Guide does not include all of the details contained in the applicable insurance contracts and plan documents. If there is any discrepancy between this information and the insurance contracts and plan documents, the insurance contracts and plan documents will control. If there are any errors or omissions in this Guide, the Plan Sponsor and FIA reserve the right to correct such errors or omissions. In addition, Plan Sponsor reserves the right to unilaterally amend, change, or terminate the health benefit plans, any underlying contracts or any other programs, at any time and without notice, at its sole discretion, according to the terms of the applicable plans or programs.

