

September 30, 2019

Client ID: <Client ID>

2020 Disability Insurance Enrollment Now Under Way

Dear Employer,

As previously announced, Zurich American Life Insurance Company (Zurich), a New York domestic life insurance company,¹ will become the insurer for the group short-term disability (STD) and long-term disability (LTD) insurance policies effective January 1, 2020. If you wish to continue offering this disability coverage to your employees, **please review the disability coverage options, and make an election no later than October 25, 2019.**

The enclosed materials provide details designed to help you understand the disability insurance options. You may offer either employer-paid or employee-paid (voluntary) disability coverage. You may elect to offer both STD and LTD policies (one policy for each type) or select just a single STD or LTD policy. (Remember, active clergy participating in The Church Pension Fund Clergy Pension Plan already receive both STD and LTD benefits.)

The packet includes these materials:

Employer Fact Sheet

Explains the new disability coverage features and includes other important information, such as 2020 annual enrollment details.

STD and LTD Coverage Benefit Highlight Sheets

Outline the design features for each coverage option.

Disability Coverage Cost Summary

Details your current STD and/or LTD coverage cost in comparison to each of the new disability coverage options. The customized tables also identify the new Zurich options that align most closely with your current disability coverage.

Sample Online Disability Coverage Selection Form

As a preview of the information that will be requested when you make your online disability coverage election, we have included a sample of the Survey Gizmo form.

Once you have reviewed the disability coverage designs and cost exhibits, please go to <https://survey.cpg.org/s3/disability2019> to complete and submit your selections, no later than October 25, 2019. If you do not elect an option, you will be enrolled automatically in the default disability options identified in the Disability Coverage Cost Summary.

Next Steps and Key Dates

- Make your online selections no later than October 25, 2019.
- If you elect to offer employee-paid (voluntary) disability coverage, your employees will need to make an enrollment decision between November 1 and 29, 2019.
- The effective date of coverage is January 1, 2020.

We realize that you may have questions. During the disability coverage annual enrollment period, you will have the opportunity to participate in our dedicated **disability plan selection webinar** on October 10, 2019. (To register, go to the Administrators' Resource Center on cpg.org.) We strongly encourage you or someone on your team to attend this informative session! We will alert you to other informational events and materials as they become available.

We are confident that the new disability coverage options will enhance your 2020 STD and LTD disability offerings. Should you have any questions or comments, please do not hesitate to contact Client Services at (855) 215-5990.

Blessings,

Your Benefits Policy Team

¹ Policy Number: CNYEX01112
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