

# Church Pension Group Summary of Benefits

Long-Term Disability Insurance: Employee Paid (Voluntary) Plan – Clergy (25% or 50%)

## Group disability insurance offers income protection

Disability is often called the “forgotten risk,” as few employees think about how they would survive financially with no earned income. The impact of a disabling illness or injury, both financially and emotionally, is devastating.

While health insurance may cover most medical bills, daily living expenses such as rent or mortgage, car payments, and utilities continue. Disability insurance provides partial income replacement if you are unable to work due to a qualifying illness or injury. An employee generally begins with what is considered a short-term disability for a period of time. If the illness or injury extends beyond that period it becomes long-term disability.

<b>Eligibility</b>	All active, clergy who have enrolled in the Long Term Disability Plan working a minimum of 20 regularly scheduled hours per week.										
<b>Waiting Period</b>	You are eligible on your date of hire or on your Plan Adoption date, whichever is the latest.										
<b>Benefit</b>	<b>Employee Paid LTD Coverage:</b> The LTD option is employee paid. If you become disabled (as defined in the plan) and remain disabled through the elimination period, the plan benefit pays 25% or 50% (as selected) of your monthly covered earnings, less other deductible sources of income, such as Social Security and workers compensation (see your certificate of coverage on <a href="http://www.cpg.org">www.cpg.org</a> for details). The maximum monthly benefit is \$5,000.										
<b>Elimination Period</b>	Benefits are payable after a period of 360 consecutive days of disability.										
<b>Definition of Disability</b>	You will be considered disabled if, during the elimination period and the next 24 months of disability, you are unable to perform the duties of your “own occupation” and thereafter, you are unable to perform the duties of “any occupation.” Refer to your certificate of coverage on <a href="http://www.cpg.org">www.cpg.org</a> for definitions of “own occupation” and “any occupation.”										
<b>Maximum Benefit Period</b>	<table border="0"> <thead> <tr> <th>Age at Disability</th> <th>Maximum Benefit Period</th> </tr> </thead> <tbody> <tr> <td>Less than age 60-----</td> <td>to age 65</td> </tr> <tr> <td>60 - 64 -----</td> <td>5 years</td> </tr> <tr> <td>65 - 69 -----</td> <td>to age 70 (but not less than 1 year)</td> </tr> <tr> <td>70 and over -----</td> <td>1 year</td> </tr> </tbody> </table>	Age at Disability	Maximum Benefit Period	Less than age 60-----	to age 65	60 - 64 -----	5 years	65 - 69 -----	to age 70 (but not less than 1 year)	70 and over -----	1 year
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<b>Successive Disability</b>	If you become disabled for the same condition within six months following your prior disability, your benefits will continue under the same claim.										
<b>Survivor Benefit</b>	A lump-sum payment, equal to three months of benefits paid, to an eligible survivor or estate if you are receiving a benefit and have been disabled for at least 180 days.										

Please Note: You will be paying the premiums and therefore the benefit received will be tax free. Please see your employer for additional information.

## Online solutions to manage your benefits

MyLibertyConnection<sup>®</sup> offers secure access to online resources and tools to help you better understand and manage your benefits. The address is [www.mylibertyconnection.com](http://www.mylibertyconnection.com) (Company Code: CPG-EE). You can:

- Report your disability claim
- Review claim payment information

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