

Church Pension Group Summary of Benefits

Short-Term Disability Insurance: Employee Paid (Voluntary) Plan - Lay

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. Short-term disability insurance provides partial income replacement if you are unable to work due to a qualifying illness or injury for periods ranging from a few days to several weeks.

Eligibility	All active, lay Employees who have enrolled in the plan working a minimum of 20 regularly scheduled hours per week.
Waiting Period	You are eligible on your date of hire or on your Plan Adoption date, whichever is the latest.
Benefit	Employee Paid STD Coverage: STD coverage is employee-paid. If you purchase this coverage, become disabled (as defined in the plan) and remain disabled through the elimination period, the plan benefit pays 70% of your weekly earnings, less other deductible sources of income, such as state-mandated benefits and sick pay (see your certificate of coverage on www.cpg.org for details). The maximum weekly benefit is \$1,000.
Elimination Period	Benefits are payable after a period of 30 calendar days due to injury or sickness including maternity.
Maximum Duration	Short-term disability benefits will end at either the end of the disability or the end of the 52-week period following the 30-day Elimination Period, whichever comes first.
Definition of Disability	You will be considered disabled if you are unable to perform the duties of your “own job.” Refer to your certificate of coverage on www.cpg.org for definitions of “own job” and “any job.”
Partial Disability Benefits	Partial disability benefits can be payable if your earnings are between 20% and 80% of your pre-disability earnings.
Successive Disability	If you become disabled for the same condition within 2 continuous weeks following your prior disability, your benefits will continue under the same claim. To qualify for the Successive Periods of Disability benefit, you must experience more than a 20% loss of Basic Weekly Earnings
Maternity Guidelines	6 weeks for a vaginal delivery and 8 weeks for a Cesarean delivery.

Please Note: Please see your employer for additional information.

Online solutions to manage your benefits

My Lincoln PortalSM offers secure access to online resources and tools to help you better understand and manage your benefits. The address is www.MyLincolnPortal.com (Company Code: CPG-EE). You can:

- Report an absence or track the status of an existing absence
- Review claim payment information
- Complete a statement of health (Evidence of Insurability) application