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**Episcopal Church Pension Fund**  
**Non-Contributory, Employer-Provided Plan**

Please read carefully the following description of your UnumProvident Long Term Disability Income Protection insurance plan.

**Your Plan**

***Eligibility***

You are eligible for LTD coverage if you are an active employee in the United States working a minimum of 20 hours per week.

***Guarantee Issue***

Your coverage is wholly paid for by your employer; therefore, you are eligible for coverage under this plan on your first day of active full-time employment.\*

Please see your Plan Administrator if you have any questions regarding your eligibility date.

\*Note: If you are not actively at work on your employment date, coverage will not become effective until you report to work on an active full-time basis..

***Benefit Amount***

**Monthly** LTD Benefit:

- For Clergy – 50% to a maximum of \$5,000 per month.
- For Lay – 66 2/3% to a maximum of \$5,000 per month.

For Clergy: Your LTD benefit will be reduced by:

- Worker's Compensation or other similar laws
- Any State disability benefits laws
- Social Security
- Your LTD benefit will not be reduced by pension benefits.

For Lay: Your LTD benefit will be reduced by:

- Worker's Compensation or other similar laws
- Any state disability benefits laws
- Social Security
- Pension Benefits

## **Long Term Disability Income Protection Insurance Highlights (continued)**

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### **Definition of Disability**

You are disabled when UnumProvident determines that:

- you are limited from performing the material and substantial duties of your regular occupation; and
- you have a 20% or more loss in indexed monthly earnings due to the same sickness or injury.
- After benefits have been paid for 24 months, you are disabled when UnumProvident determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

You must be under the regular care of a physician in order to be considered disabled.

### **Elimination Period**

The Elimination Period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits.

LTD benefits would begin after 360 consecutive days of disability, if you are disabled, as described in the definition above.

During your elimination period you will be considered disabled if you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury, and you are under the regular care of a physician. You are not required to have a 20% or more earnings loss to be considered disabled during the elimination period due to the same sickness or injury.

### **Benefit Duration**

Your duration of benefits is based on your age when the disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability up to age 65, but not less than 5 years. If your disability occurs at or after age 65, benefits would be paid for a reduced period of time.

### **Gainful Occupation**

Gainful occupation means an occupation that is or can be expected to provide you with an income within 12 months of your return to work that exceeds:

- 80% of your indexed monthly earnings, if you are working
- 60% of your indexed monthly earnings, if you are not working

### **Taxation**

Your Long Term Disability benefit will be considered 100% taxable income to you because your employer is paying the cost of the premium.

### **Additional Benefits**

#### **Waiver of Premium**

You will not be required to pay LTD premiums as long as you are receiving LTD benefits.

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## **Long Term Disability Income Protection Insurance Highlights (continued)**

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### **Conversion**

If you are covered under your group's LTD plan for 12 consecutive months and you choose to leave you may convert your LTD coverage to coverage under a group trust contract. There are certain times that you may not convert your coverage. Please see your certificate booklet for details.

### **Worldwide Emergency Travel Assistance Services**

A 24-hour network of emergency medical and legal resources offers valuable protection for you and your family when traveling more than 100 miles from home. With just one call, you have access to a global network of highly qualified professionals trained to manage any travel emergency. (Note that spouses traveling on business are not eligible.)

### **Survivor Benefit**

UnumProvident will pay your eligible survivor a lump sum benefit equal to 3 months of your gross disability payment.

This benefit will be paid if, on the date of your death, your disability had continued for 180 or more consecutive days, and you were receiving or were entitled to receive payments under the plan. If you have no eligible survivors, payment will be made to your estate, unless there is none. In this case, no payment will be made. However, we will first apply the survivor benefit to any overpayment which may exist on your claim.

You may receive your survivor benefit prior to your death if you have been diagnosed as terminally ill, your life expectancy has been reduced to less than 12 months, and you are receiving monthly payments. If you elect to receive this benefit, no survivor benefit will be payable to your eligible survivor upon your death.

### **Limitations/Exclusions/ Termination of Coverage**

#### **Pre-existing Condition Exclusion**

You have a pre-existing condition if:

- you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage; or
  - you had symptoms for which an ordinarily prudent person would have consulted a health care provider in the 3 months just prior to your effective date of coverage; and
  - the disability begins in the first 12 months after your effective date of coverage.
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## ***Long Term Disability Income Protection Insurance Highlights (continued)***

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### ***Instances When Benefits Would Not Be Paid***

Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:

- intentionally self-inflicted injuries;
- active participation in a riot;
- war, declared or undeclared, or any act of war;
- conviction of a crime;
- loss of professional license, occupational license or certification;
- pre-existing conditions (see definition).

UnumProvident will not pay a benefit for any period of disability during which you are incarcerated.

### ***Mental and Nervous***

The lifetime cumulative maximum benefit period for all disabilities due to mental illness and disabilities based primarily on self-reported symptoms is 24 months. Only 24 months of benefits will be paid for any combination of such disabilities even if the disabilities are not continuous and/or are not related. Payments would continue beyond 24 months only if you are confined to a hospital or institution as a result of the disability.

### ***Termination of Coverage***

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

UnumProvident will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

### ***Next Steps***

#### ***How to Apply***

You will be automatically enrolled in the plan on your date of hire if you are actively at work; if you are not actively at work on your first day of employment your coverage will become effective on the first day you report to work on an active full-time basis.

#### ***Effective Date of Coverage***

Your effective date of coverage is the date your employer opts for the plan, or your date of hire.

#### ***Delayed Effective Date of Coverage***

Insurance will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

#### ***Questions***

If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

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## **Long Term Disability Income Protection Insurance Highlights (continued)**

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This plan highlight is a summary provided to help you understand your insurance coverage from UnumProvident. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.

Travel assistance services are provided exclusively by Assist America, Inc. The services are subject to availability and may be withdrawn by UnumProvident without prior notice.

*Underwritten by:* **First Unum Life Insurance Company** 99 Park Avenue, 6<sup>th</sup> Floor, New York, NY 10016, [www.unumprovident.com](http://www.unumprovident.com)  
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