



Episcopal Church Pension Fund Voluntary Plan

Please read carefully the following description of your First UNUM Long Term Disability insurance plan.

Group Long Term Disability Plan Definitions

Eligibility	You are eligible for LTD coverage if you are: an active employee working a minimum of 20 hours per week.
Effective Date	Your effective date of coverage is 07/01/2001 . For employees hired on or after this date, please see your plan certificate for your effective date.
Guaranteed Issue	<p>If you enroll before during your eligibility period, coverage is available to you without answering any medical questions or providing evidence of insurability. After the open enrollment period, your coverage will be medically underwritten, and you will be required to qualify based on information you provide regarding your health history.</p> <p>If you are hired on or after the enrollment deadline, you may apply for coverage without answering any medical questions for 30 days following the date you become eligible for coverage. Please see your plan certificate or employer for your eligibility date.</p>
Elimination Period	<p>The Elimination Period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits.</p> <p>LTD benefits would begin after 360 consecutive days of total or partial disability, as described in the definition below.</p>
Benefit Amount	Monthly LTD Benefit: <ul style="list-style-type: none">• Choice of 25% or 50% of your basic monthly earnings.• To a maximum of 5,000
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.



Definition of Disability

LTD Definition:

You would be considered disabled and eligible for LTD benefits if, because of injury or sickness:

- you cannot perform each of the material duties of your regular occupation, and
- after benefits have been paid for **24 months**, you cannot perform each of the material duties of any gainful occupation for which you are reasonably fitted by education, training or experience.
- while unable to perform all the material duties of your regular occupation on a full-time basis are:
 - a. performing at least one of the material duties of your regular occupation or another occupation on a part-time or full-time basis; and
 - b. earning at least 20% less per month than you indexed pre-disability earning due to that same injury or sickness.

Benefit Integration

Your LTD benefit will not be reduced by the amount of other income replacement benefits you receive for the same disability.

Taxation

Your LTD benefit will not be taxed because you are paying for the coverage with post-tax dollars.

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 under state or federal law;
- loss of professional license, occupational license or certification;
- pre-existing conditions (see definition).

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

Pre-existing Condition Exclusion

A pre-existing condition is a sickness or injury for which you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the **3 months** prior to your effective date of coverage.

If you suffer a disability caused by, contributed to by, or resulting from a pre-existing condition and it begins in the first **12 months** after your effective date, that disability would not be covered by this policy.

Mental and Nervous

LTD benefits would be paid for 24 months per lifetime for disabilities caused by mental illness that meet the definition of disability. Mental and nervous benefits would continue beyond 24 months only if you are institutionalized or hospitalized as a result of the disability.



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Long Term Disability Coverage Highlights
(Continued)

Waiver of Premium

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

Assist America®

If you or your family travel more than 100 miles from home or in a foreign country, for business or pleasure, Assist America's global network of professionals will provide a full range of emergency services 24 hours-a-day, 365 days-a-year. Some of these services include: medical consultation and evaluation by Western-trained, English-speaking physicians, hospital admission guarantee, emergency prescription services, legal services and lost luggage assistance. (Note that spouses traveling on business are not eligible.)

Portability

If you leave [Episcopal Church Pension Fund](#) you can take your coverage with you at the group rate for up to 12 months, providing you have been covered under this plan for at least 12 months. Portability is not available to employees who leave the employer due to retirement, disability, or are on an approved leave of absence.

Enrollment Deadline

Your forms are due [06/30/01](#). After that date you will be required to provide evidence of insurability in order to qualify for coverage.

This plan highlight summary is provided to help you understand your insurance coverage from UNUM. If the terms of this plan highlight summary and the policy differ, the policy will govern.



FIRST UNUM®

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