

# Church Pension Group Summary of Benefits

Short-Term Disability Insurance: Employer Paid (Non-contributory) 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.

<b>Eligibility</b>	All active, lay Employees enrolled in the employer paid plan and 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>Employer Paid STD Coverage:</b> The STD option is employer-paid. If you 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 <a href="http://www.cpg.org">www.cpg.org</a> for details). The maximum weekly benefit is \$1,000.
<b>Elimination Period</b>	Benefits are payable after a period of 30 calendar days due to injury or sickness, including maternity.
<b>Maximum Duration</b>	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.
<b>Definition of Disability</b>	You will be considered disabled if you are unable to perform the duties of your “own job.” Refer to your certificate of coverage on <a href="http://www.cpg.org">www.cpg.org</a> for definitions of “own job” and “any job.”
<b>Partial Disability Benefits</b>	Partial disability benefits can be payable if your earnings are between 20% and 80% of your pre-disability earnings and can continue for a maximum of 30 days.
<b>Successive Disability</b>	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.

Please Note: Your employer has elected to pay the premiums and therefore the benefit received will be 100% taxable. 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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