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**Episcopal Church Pension Fund  
Non-Contributory Long Term Disability  
Policy # 465268**

Please read carefully the following description of your Unum 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% of your monthly earnings to a maximum of \$5,000 per month.

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

The total benefit payable to you on a monthly basis (including all benefits provided under this plan) will not exceed 100% of your monthly earnings, unless the excess amount is payable as a Cost of Living Adjustment.

**Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled.** Deductible sources of income may include such items as disability income or other amounts you receive or are entitled to receive under: workers compensation or similar occupational benefit laws; state compulsory benefit laws; automobile liability and no fault insurance; legal judgments and settlements; certain retirement plans; salary continuation or sick leave plans; other group or association disability programs or insurance; and amounts you or your family receive or are entitled to receive from Social Security or similar governmental programs.

There will be no offset for Pension Benefits for Clergy.

***Definition of Disability***

You are disabled when Unum determines that:

- you are limited from performing the material and substantial duties of

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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 Unum 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.

### ***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 days of disability, as described in the definition above.

### ***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

### ***Federal Income Taxation***

The taxability of benefits depends on how premium was taxed during the plan year in which you become disabled. Whether you pay 100% of the premium or you and your Employer share in the cost, if premium for the plan year is paid with **post-tax** dollars, your benefits **will not** be taxed. If premium for the plan year is paid with **pre-tax** dollars, your benefits **will** be taxed. If premium for the plan year is paid partially with post-tax dollars and partially with pre-tax dollars, then a portion of your benefits will be taxed.

### ***Additional Benefits***

#### ***Rehabilitation and Return to Work Assistance***

Unum has a vocational Rehabilitation and Return to Work Assistance program available to assist you in returning to work. If we determine you are eligible to participate in a Rehabilitation and Return to Work Assistance program, you must participate in order to continue to receive your monthly disability benefits. We will provide you with a written Rehabilitation and Return to Work Assistance plan developed specifically for you. This program may include, but is not limited to the following benefits:

- coordination with your Employer to assist your return to work;
  - adaptive equipment or job accommodations to allow you to work;
  - vocational evaluation to determine how your disability may impact your employment options;
  - job placement services;
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- resume preparation;
  - job seeking skills training; or
  - education and retraining expenses for a new occupation.

If you are participating in a Rehabilitation and Return to Work Assistance program, we will also pay an additional disability benefit of 10% of your gross disability payment to a maximum of \$1,000 per month. In addition, we will make monthly payments to you for 3 months following the date your disability ends, if we determine you are no longer disabled while:

- you are participating in a Rehabilitation and Return to Work Assistance program; and
- you are not able to find employment.

***Waiver of Premium***

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

***Conversion***

If you are covered under this group LTD plan for 12 consecutive months and your employment ends, you may be eligible to purchase LTD coverage under Unum's group conversion policy.

***Worldwide  
Emergency Travel  
Assistance Services***

Whether your travel is for business or pleasure, our worldwide emergency travel assistance program is there to help you when an unexpected emergency occurs. With one phone call anytime of the day or night, you, your spouse and dependent children can get immediate assistance anywhere in the world. Emergency travel assistance is available to you when you travel to any foreign country, including neighboring Canada or Mexico. It is also available anywhere in the United States for those traveling more than 100 miles from home. Your spouse and dependent children do not have to be traveling with you to be eligible. However, spouses traveling on business for their employer are not covered by this program.

***Survivor Benefit***

Unum 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.

***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; and
  - the disability begins in the first 12 months after your effective date of coverage
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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 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.

***Mental and Nervous***

Disabilities due to a sickness or injury which are primarily based on self-reported symptoms and disabilities due to mental illness have a limited payment period of 24 months per lifetime. Mental and nervous benefits would continue beyond 24 months only if you are institutionalized or hospitalized 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.

Unum 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***

Please see your Plan Administrator for your effective date.

***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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This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. 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. For complete details of coverage, please refer to policy form number C.FP-1, et al.

All worldwide emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance.

*Underwritten by:*

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

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