Benefits at a Glance for Church Benefits Board, Inc. a Ministry of the Cooperative Baptist Fellowship

Group Policy # 154150
Effective Date January 1, 2012

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of monthly earnings in the event of a covered disability.

The cost of this insurance is paid by Church Benefits Board, Inc. a Ministry of the Cooperative Baptist Fellowship.

Eligibility

Eligible Employee
A regular Pastor or employee with taxable benefits of the employer working at least 20 hours each week. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Waiting Period Before Becoming Eligible for Insurance
Employees become eligible on the date they become an eligible employee.

Benefits

Monthly Benefit
60 percent of the first $8,333 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit
$5,000

Minimum Monthly Benefit
$100

Waiting Period Before Benefits Become Payable
90 days

Definition of Disability

For the benefit waiting period and the first 36 months for which LTD benefits are paid, you are considered disabled if you:

- Are unable, as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of your own occupation; or
- Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

After that, you are considered disabled if you are unable, as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any occupation in which you can be expected to earn at least 80 percent of your predisability earnings at one or more locations in the national economy.

Maximum Benefit Period

If an employee becomes disabled before age 62, LTD benefits may continue until age 65. If an employee becomes disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Other Features & Services

- 24 hour coverage, including coverage for work-related disabilities
- Survivor Benefit
- Return to Work Responsibility and Incentive
- Reasonable Accommodation Expense Benefit
- Temporary Recovery Provision
- Family Care Expense Adjustment
- Waiver of Premium while LTD benefits are payable
- Lifetime Security Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Employee Assistance Program

This information is only a brief description of the group LTD insurance policy sponsored by Church Benefits Board, Inc. a Ministry of the Cooperative Baptist Fellowship. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and the employer may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.