



## LifeOptions Long-Term Disability Insurance Plan—Highlights

The *LifeOptions* Long-Term Disability (LTD) Plan provides disability benefits for active clergy not eligible for the Comprehensive Protection Plan (CPP) and eligible active lay employees. Plan sponsors elect and pay for the plan. LTD coverage can be elected on its own or in combination with *LifeOptions* Life Insurance coverage.

### Eligibility Criteria

#### ACTIVE PARTICIPANTS

- **Minimum hours of service:** Plan sponsors may determine a minimum appointment or hours for service requirement that is at least a 25% appointment for clergy or 1,040 hours per year for lay employees.
- **Initial minimum service:** Plan sponsors may choose a waiting period—the length of appointment or employment time before an individual is eligible for coverage; may be immediate or may allow participation after three, six or 12 months of service.
- **Minimum age:** Plan sponsors may choose a minimum age before a clergy or lay employee can be covered—at least 15, or 18 or 21 years of age.

### Enrollment Criteria

Plan sponsors must cover 100% of their eligible population. The plan may be sponsored even if no other Wespath Benefits and Investments (Wespath)-administered benefit plan is sponsored.

#### PLAN BENEFITS

- **Monthly disability income:** Replacement income equals 60% of pre-disability compensation—subject to a maximum monthly benefit of \$5,000 and an offset of Social Security disability income. Replacement income increase of up to 80% of pre-disability compensation if a claimant becomes incapable of two Activities of Daily Living (ADLs).
- **Elimination period:** Plan sponsors can choose either a 90- or 180-day elimination period—time that must elapse after the date of a claimant's disability, before benefits begin.
- **Benefit duration:** The plan provides benefits to disabled claimants—i.e., claimants who cannot perform the customary duties of their “own occupation” for up to 24 months. After 24 months of disability, the plan only provides benefits to claimants whose disability prevents them from engaging in “any occupation” for which they are reasonably qualified.

### Additional Plan Features

- **PIP or CRSP Plan Sponsor Retirement Contribution:** The plan will contribute up to 3% of pre-disability compensation to a disabled claimant's Personal Investment Plan (PIP) or Clergy Retirement Security Program (CRSP) account, if that claimant's plan sponsor was making contributions to the claimant's PIP or CRSP account for at least three months prior to the date of disability.
- **Return-to-Work Incentive:** Replacement income may increase by 10% if disabled claimant complies with certain vocational, rehabilitation or return-to-work plans.
- **Premium Waiver:** The LTD premium is waived for disabled claimants, for the duration of disability.
- **Employee Assistance Program (EAP):** Emotional health counseling is provided to LTD claimants and their families through United Behavioral Health.
- **Travel Assistance Program:** Assist America provides transportation assistance, medical evacuation and prescription replacement services for participants and their families when they travel more than 100 miles from home—for business or pleasure.