The Clergy Supplemental Life Insurance Plan provides life insurance coverage for eligible active and retired clergy, in addition to benefits provided through the Comprehensive Protection Plan (CPP). Plan sponsors elect and pay for the plan.

**Eligibility Criteria**

**Active Clergy**
- **Minimum hours of service:** Clergy must be enrolled in CPP, and plan sponsors may determine an hours-of-service requirement that is at least 1,170 hours per year or three-quarter-time appointment.
- **Initial minimum service:** Plan sponsors may choose a waiting period—the length of 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 can be covered—at least 15, 18 or 21 years of age.

**Retired Clergy**
- **Length of coverage:** Clergy must have worked and been covered in the plan for a minimum of at least five years in order to be eligible for coverage in retirement. Plan sponsors may increase eligibility requirement.

**Enrollment Criteria**
Plan sponsors must cover 100% of their eligible population.

**Available Coverage Levels**
This plan offers the following types and amounts of life insurance benefits on a guaranteed issue basis (coverage will not be refused for medical reasons during certain enrollment and coverage periods).

**Active Clergy**

1. **Death Benefit**
   - Flat-dollar coverage amounts: $10,000; $25,000; $50,000; $75,000; $100,000; $125,000; $150,000; $175,000; $200,000 or $250,000
   - Maximum coverage: $250,000

2. **Spousal Death Benefit**
   - Flat-dollar amounts: in increments of $5,000, up to $50,000; minimum coverage of $5,000
   - Maximum coverage: The lesser of $50,000 or 100% of participant coverage

3. **Child Death Benefit**
   - Flat-dollar amounts: in increments of $1,000, up to $10,000; minimum coverage of $2,000
   - Maximum coverage: $10,000

**Retired Clergy**

4. **Death Benefit**
   - Flat-dollar coverage amounts: in increments of $5,000, up to $50,000; minimum coverage of $5,000
   - Maximum coverage: $50,000

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1. Participants do not have to elect coverage for a spouse or child, but if they do, they must also elect coverage for themselves.

2. An individual cannot be covered as both a participant and as a dependent. The participant’s benefit amount must exceed a dependent’s benefit amount.

3. Reduction of benefit amount payable to 65% at age 70 and 50% at age 75.

4. A child cannot be covered by more than one participant in the plan.

5. There is no spouse or child coverage available for retirees.
Additional Plan Features

**Accelerated Death Benefit**
Provides payment of up to 50% of the insured's face-value coverage amount, for circumstances in which the insured is terminally ill, with a life expectancy of less than 12 months.

**Portability**
Portable coverage may be elected at group rates, allowing active participants and their covered spouses and dependents to take the coverage with them when participants retire, terminate or reduce hours. Covered dependents may also be able to take coverage with them in the event of divorce from the participant or the participant’s death.

**Convertibility**
Active participants and their covered spouses and dependents may convert their group coverage to individual whole-life insurance policies without evidence of insurability, if their group coverage ends.

**Survivor Grief and Financial Counseling**
Provides telephone-based grief counseling and financial planning assistance (e.g., estate planning and budgeting) to survivors at no-cost.

**Waiver of Premium**
The life insurance premium may be waived if the participant begins receiving disability benefits.

**Accidental Death and Dismemberment Benefit (Optional)**
Provides up to an additional 100% of the face value of the benefit for participants who suffer accidental death or dismemberment. (Available only to insured participants, not dependents, at an additional cost.)