

# Church Pension Group

LTD Coverage – 180 Days – 50% - Employee Paid

## Long-term disability insurance (LTD)

Who gets the coverage?	Active employees working a minimum of 20 hours per week, excluding seasonal and temp workers.
How much LTD coverage will I have?	50% of your pre-disability monthly income, not to exceed \$5,000 per month.
Who pays for it?	Premiums are payroll-deducted from your paycheck for your LTD coverage.

## Long-term disability insurance

What is long-term disability insurance?	Long-Term Disability Income Insurance, or LTD, replaces a portion of your paycheck if you cannot work due to a longer-lasting illness or injury.
What is my LTD coverage amount?	Your LTD plan pays a benefit to replace 50% of your pre-disability monthly income, not to exceed \$5,000 per month.
Who pays for my core LTD coverage?	Premiums are payroll-deducted from your paycheck for your LTD coverage.
When would benefits begin if I were disabled?	The Elimination period for benefits to begin is one hundred and eighty (180) days.
What is the definition of disability?	<p>You are disabled when we determine that:</p> <ul style="list-style-type: none"><li>• You are unable to perform the material and substantial duties of your regular occupation due solely to your illness or injury</li><li>• You have a 20% or more loss in your covered monthly earnings due to that same illness or injury</li><li>• you are under the regular care of a physician; and</li></ul> <p>After monthly payments have been payable for 24 months, you are still considered disabled when we determine that due to the same illness or injury:</p> <p>You are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.</p>
Are there any exclusions or limitations?	<p><i>Your Plan</i> does not cover any disabilities caused by, contributed to by, or resulting from an <i>illness</i>, accident, treatment, or medical condition arising out of:</p> <ul style="list-style-type: none"><li>• war or act of war (whether declared or undeclared);</li><li>• participation in a felony, riot or insurrection;</li><li>• suicide, attempted suicide or intentionally self-inflicted <i>injury</i>;</li><li>• aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline; or</li><li>• any loss sustained or contracted in consequence of the <i>Insured's</i> being intoxicated or under the influence of any narcotic unless administered on the advice of a <i>physician</i>.</li></ul>



## Additional information

### When does coverage begin?

If you are newly hired or newly eligible, your coverage becomes effective on the first of the month coinciding with or following your date of hire or eligibility.

### Are there any other benefits with the plan?

Your plan includes valuable resources for you and your loved ones when you need it most, with the support of master's level licensed social workers for disabled or terminally ill members. Care Managers are available toll-free at 800-206-8826.

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**Zurich American Life Insurance Company of New York**  
**Zurich American Life Insurance Company**  
7045 College Boulevard, Overland Park, Kansas 66211-1523

Benefits and provisions are specific to your group policy. Consult your certificate for information regarding your specific coverage.

In New York, the terms and conditions for the Long-Term Disability Income Insurance policy are set forth in policy form number 1000-ZAGP DS-NY-01. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company located at its registered home address of 150 Greenwich Street, Four World Trade Center, 54th Floor, New York, NY 10007-2366.

In all states other than New York, the terms and conditions for the Group Long-Term Disability Insurance Policy are set forth in policy form number 1000-ZAGP-01-01 or applicable state variation. The policies are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

The policies are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the policy carefully for details. Certain coverages may not be available in all states and policy provisions may vary by state.

