

Employer Paid Disability Plans New Enrollment Changes for Non-Participating Employers Effective January 1, 2009

Over the past several months, there has been increased interest in our Disability Insurance Programs, which are offered through Unum. While we are excited to see so many employers inquiring about and participating in these programs, it has become difficult to manage them on an ad hoc basis. For this reason, as described below, we are formalizing enrollment procedures.

NEW Coverage Effective Dates -- Initial Enrollments ONLY

Effective January 1, 2009, employers who do NOT currently participate in the Disability Plans may elect to begin coverage either July 1st or January 1st.

- To begin coverage January 1, enrollment forms must be submitted between October 15th and November 15th.
- To begin coverage July 1, enrollment forms must be submitted between April 15th and May 15th.
- After initial enrollment, new employees must be enrolled within 60 days of their date of hire. If they are enrolled at a later date, the employer will need to pay the back premiums back to the date the employee should have been enrolled.

We will no longer accept initial enrollment forms during other times of the year.

Please note that this does not apply to the disability benefits for clergy through the Church Pension Fund.

Enrollment Guidelines

Who is eligible?

- Short-term disability: Active lay employees who are compensated for working at least 20 hours per week
- Long-term disability: Active clergy and lay employees who are for working at least 20 hours per week. (Please note: Many employers have elected not to include clergy in this long-term disability plan because they may be eligible for a Disability Retirement Benefit from the Clergy Pension Plan and may not need additional employer provided disability benefits.)

How do employers enroll in the disability plans?

- 1) Enrolling through the Diocese: If a parish usually sends enrollment information directly to the Diocesan Administrator for enrollment in medical and other employee benefits, this process should also be used to enroll in the disability plans. The Diocesan Administrator forwards the Disability Administration form to Church Life. The form is available on the web-based enrollment system used by Diocesan Administrators.
- 2) Enrolling directly through the Church Pension Fund (CPF): Please complete the Data Collection Enrollment form and the Disability Administration form (available on the www.cpg.org website) and forward both forms to CPF. Both forms can be faxed or emailed – they do not need to be mailed.

Note: The Disability Administration Form is required in both enrollment processes. The form is used to manage claims.

Questions

Please contact Angie Merola at 800-223-6602, ext. 6322 or amerola@cpg.org or our Customer Engagement Team at 800-480-9967 Monday through Friday from 8:30 A.M. to 7:00 P.M. ET if you have any questions.

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Short and Long-Term Disability Insurance is underwritten by First Unum Life Insurance Company, New York, NY as Policy Numbers 461621 and 465268, respectively. All benefits are approved and paid through First Unum. Detailed policy descriptions are available on The Church Pension Group website – www.cpg.org

The Church Pension Fund and its affiliates, including Church Life Insurance Corporation, retain the right to amend, terminate or modify the terms of any benefit plans described in this document at any time, without notice and for any reason. In the event of a conflict between the information contained in this document and the official Plan Document, the official Plan Document will govern.

Disability Enrollment Initial Administration Form

By my signature below, I hereby certify to the best of my knowledge that the parish/institution listed has not previously offered the following disability insurance plans through the Church Pension Group:

_____ Short Term Disability

_____ Employer Long Term Disability

(Please Print)

Name of Parish/Institution

Street Address

City

State

Zip

Name of Parish Treasurer/Administrator

Telephone Number/Ext.

Fax Number

Email Address

Select Product

Short-term disability Plan (for lay employees only)* Yes No

Employer-paid Long Term Disability Plan: 50% benefit for clergy and 66 2/3% for lay employees**

Only clergy

Only lay

Both clergy & lay employees

Coverage Effective Date (choose one):

January 1st Completed enrollment forms must be received between October 15th and November 15th.

July 1st Completed enrollment forms must be received between April 15th and May 15th.

Please mail completed and signed form to:

Church Life Insurance Corporation
445 Fifth Avenue
New York, NY 10016
Attention: Angie Merola

Parish Treasurer/Administrator Signature

Date

*Note: The short term plan is for lay employees only. Clergy already have this benefit through their pension plan.

**Note: the 50% benefit for clergy and 66 2/3% benefit for lay is fixed, i.e. those percentages cannot be modified.

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