

Short-Term Disability Benefit for Active Participants in the Clergy Pension Plan

Effective - January 1, 2004

Frequently Asked Questions

- 1. Who is eligible?**
Active participants in the Church Pension Fund Clergy Pension Plan who are actively working, are current in their pension assessments and are canonically resident in the United States.
 - 2. What is the effective date of this benefit?**
The short-term disability benefit is effective January 1, 2004 for all eligible clergy. After January 1, 2004, a cleric who begins a new position will be covered as soon as we receive his/her first pension assessments.
 - 3. How are clergy enrolled in this benefit?**
Clergy are automatically enrolled if they meet the eligibility definition. No paperwork is required.
 - 4. Is a medical examination required to enroll?**
No. Enrollment in this benefit is provided to the cleric without his/her answering any medical questions or providing evidence of insurability.
 - 5. Who pays for the benefit?**
This benefit is provided by the Church Pension Fund to assist Episcopal employers with costs incurred when an eligible cleric is unable to work because of illness or injury. Further, it ensures that the ailing cleric can continue to receive pay from his/her employer.
 - 6. What is the definition of disability?**
If the cleric becomes ill or injured and is limited from performing the duties of his/her ministry or occupation for more than 30 days and has been determined to be disabled by a qualified physician, he/she can submit a claim for disability benefits.
 - 7. What is the Elimination Period?**
The 30-day Elimination Period is the length of time of continuous disability due to an injury or illness that must be satisfied before benefits are paid. Short-term disability benefits begin after 30 consecutive days of total or partial disability.
 - 8. What is the weekly benefit amount?**
The benefit is equal to 70% of the cleric's Total Compensation as reported to the Church Pension Fund, up to \$1,000 per week.
 - 9. What is the duration of the benefit?**
Unless coverage is otherwise terminated as described below in Question 11, the benefit may continue up to a maximum period of 52 weeks.
 - 10. Who will receive the disability benefit?**
The disability administrator, Unum Life Insurance Company of America will pay the employer. The church will be required to continue the cleric's full compensation throughout the disability period. The employer must also continue to pay the cleric's pension assessments while he/she is disabled.
If the eligible cleric is paying pension assessments on his or her own behalf as a result of part-time, extra church ministry or the between cures provision, the disability payment will be paid to the cleric. If a portion of the assessment is also paid by the employer, the disability payment will be paid to both the employer and the cleric in a pro rata amount based on the proportion of the assessments being paid by the employer and the cleric.
 - 11. When does coverage terminate?**
The coverage will terminate if pension assessments become six or more months in arrears, when employment is terminated and the cleric is no longer having pension assessments paid on his or her behalf, when the cleric begins receiving retirement benefits under the Clergy Pension Plan, when the cleric is no longer disabled, or when the Plan is terminated.
 - 12. What if the disability lasts more than six months?**
If the cleric is still disabled after six months, the Pastoral Care & Education Department will contact him/her to discuss alternatives. If the disability is expected to be total and continuing, disability retirement through the Clergy Pension Plan might be appropriate. If recovery is expected, this benefit can continue for up to 52 weeks.
- For further information, please contact Pension Services at (866) 802-6333.

This FAQ is provided to help you understand this disability benefit. CPG retains the right to amend, terminate or modify the terms of the benefit plan described herein, consistent with applicable law. In the event of any conflicts between this FAQ and the terms of this plan, the official plan document will control.