

Summary Plan Highlights of the Short-Term Disability Benefits for Active Participants in the Clergy Pension Plan

Benefit Effective Date - January 1, 2004

Eligibility and Effective Date of Plan

- 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 are participants in the Church Pension Fund Clergy Short-Term Disability Plan. The cleric is automatically enrolled if he/she meets this definition of eligibility. This coverage is provided without the cleric answering any medical questions or producing evidence of insurability.
- The short-term disability benefit is effective January 1, 2004 for all eligible clergy. Clergy who begin a new position after a break in service (or following ordination or reception) after January 1, 2004 will be covered as soon as we receive their first pension assessment.

Definition of Disability and Elimination Period

- 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 (the "Elimination Period") and has been determined to be disabled by a qualified physician, the cleric may submit a claim for disability benefits.
- The 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.

Benefit Description

- Disability payments will equal 70% of Total Compensation as reported to the Church Pension Fund, up to \$1,000 per week, for a maximum of 52 weeks.
- The employer will receive the disability payment for the first six months once the cleric's disability claim has been approved and the Elimination Period satisfied. If the cleric continues to be disabled after six months, it may be appropriate for the cleric to take a disability retirement through the Church Pension Fund. If that is the case, the disabled cleric will have an enhanced disability retirement benefit for the remainder of the 52 weeks.
- 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.

Funding of the Benefit

- This benefit is provided by the Church Pension Fund to the employer on behalf of clergy participants in the Clergy Pension Plan. Episcopal employers are expected to continue full pay to a disabled cleric. The employer is also expected to continue pension assessment payments to the Church Pension Fund as billed.

Disability Administration

- We have contracted with Unum Life Insurance Company of America to administer this benefit. Unum will determine disability based on their standard screening process and will make payments to the employer on a monthly basis.

Termination of the Benefit

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/her behalf;
- when the cleric begins receiving a retirement benefit under the Clergy Pension Plan;
- when the cleric is no longer disabled; or
- when the Plan is terminated.

If the cleric is disabled for more than six months, the Pastoral Care and Education Department will contact him/her to discuss the possibility of a disability retirement through the Church Pension Fund.

This Summary Plan Highlights document 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 summary plan highlight and the terms of this plan, the official plan document will control.