

Overview of  
**Group Life and Long Term Disability**  
Insurance plan  
A benefit of Mennonite Church USA  
The Corinthian Plan

### Eligibility for Participation

Class 1: All active full-time credentialed pastors regularly working at least 20 hours per week and being paid for at least 10 hours per week, and who are eligible to participate in or who can appropriately waive the CEP group health coverage plan.

Class 2: All active full-time non-credentialed employees regularly working at least 30 hours per week and who are eligible to participate in, or who can appropriately waive the CEP group health coverage plan.

### Group Life Insurance

An amount equal to one times basic annual earnings rounded, if necessary, to the next higher \$1,000 multiple. This amount may not be more than \$100,000 of group term life insurance. An equal amount of Accidental Death and Dismemberment (AD&D) insurance is also included.

Reduction Provision: The amount of life and AD&D insurance will reduce as follows:

attainment of age 65: to 67 percent of the scheduled amount  
attainment of age 70: to 45 percent of the scheduled amount  
attainment of age 75: to 30 percent of the scheduled amount  
attainment of age 80: to 20 percent of the scheduled amount  
attainment of age 85: to 15 percent of the scheduled amount  
attainment of age 90: to 10 percent of the scheduled amount

### Long Term Disability

#### Benefit Percentage

Plan is designed to replace 66 2/3 percent of monthly salary. Monthly salary includes cash compensation, housing allowance, social security tax reimbursement for pastors and ministers. Housing and Social Security must be part of the compensation package the church offers. If a pastor is not responsible to pay their own Social Security, they can't include the amount, nor if housing is up to the pastor, it also cannot be included in the amount. For all other employees it includes all earnings before any reductions. It does not include bonuses, overtime pay, commissions or extra compensation.

### Monthly Maximum Benefit

The maximum monthly benefit is \$6,000 and is integrated with other disability benefits you may receive, such as Social Security disability or retirement benefits or worker's compensation disability benefits.

The minimum monthly benefit is the lesser of \$100; or 10 percent of your basic monthly earnings.

### Elimination Period

You must experience at least a 180 day period of continuous disability before benefits are payable.

### Three Years "Own Occupation"

For the first 36 months, if you are unable to perform all of the material and substantial duties of your occupation on an active employment basis because of an injury or sickness, then you are considered disabled.

After benefits have been paid for 36 months, if you are unable to perform, with reasonable continuity, all of the material and substantial duties of your own or other occupation for which you are or become reasonably fitted by training, education, experience, age or physical and mental capacity, then you are considered disabled.

### Benefit Duration

The maximum benefit available under this plan will pay benefits to you until age 65, if disabled prior to age 60.

Benefit duration at other ages are as follows:

| <u>Age at Disability</u> | <u>Maximum Benefit Duration</u> |
|--------------------------|---------------------------------|
| Less than age 60         | To Age 65                       |
| 60                       | 60 Months                       |
| 61                       | 48 Months                       |
| 62                       | 42 Months                       |
| 63                       | 36 Months                       |
| 64                       | 30 Months                       |
| 65                       | 24 Months                       |
| 66                       | 21 Months                       |
| 67                       | 18 Months                       |
| 68                       | 15 Months                       |
| 69 and older             | 12 Months                       |

### 3/6/12 Pre-Existing Condition Limitation

A disability caused by, contributed to, or resulting from a pre-existing condition will not be covered until you have performed the material duties of your own occupation for at least 12 months after the effective date of your coverage OR until you have gone treatment free for six consecutive months during the initial 12 months.

A pre-existing condition is a sickness or injury for which you received medical treatment, consultation, care or services including diagnostic measures, or had taken prescribed drugs or medicines within the three months prior to your effective date.

#### Mental Illness Limitation

The benefit for disability due to mental illness will not exceed 24 months of monthly benefit payments unless you meet one of the following situations:

1. You are in a hospital or institution for mental illness at the end of the 24-month period. The monthly benefit will be paid during the confinement. If you are still disabled when you are discharged, the monthly benefit will be paid for a recovery period up to 90 days. If you are again confined during the recovery period for at least 14 days in a row, benefits will be paid for the confinement and another recovery period up to 90 more days.
2. You continue to be disabled and become confined for the mental illness after the 24-month period and for at least 14 days in a row. The monthly benefit will be payable during the confinement for the mental illness. The monthly benefit will not be payable beyond the maximum benefit period.

#### Six Month Survivor Benefits

A lump sum benefit equal to six times the insured's gross monthly benefit is payable to your eligible survivor or estate provided you were disabled for six months and were receiving monthly benefits at the time of your death.

#### Full Maternity

Disability caused by pregnancy or complications of pregnancy is covered as any other sickness.

*Group life and long-term disability products are offered through MMA Distribution, Inc., d/b/a Everence Financial Advisors.*