

**Lay Long-Term Disability and Life Insurance Plan
Plan Sponsor Adoption Agreement
Exhibit C – Benefit and Coverage Options**

This *Exhibit C* is incorporated by reference into and becomes a part of the Adoption Agreement entered into by and between Plan Sponsor and the General Board. This *Exhibit C* allows Plan Sponsor to make certain elections regarding types of coverage and coverage amounts and features under the Plan.

Plan Sponsor elections in this Exhibit C apply to all Lay Employees and Clergypersons made eligible by Plan Sponsor's elections in *Exhibits A* and *B*.

Part I – Long-Term Disability Income Protection Benefits

Plan Sponsor must select one of the following choices related to long-term disability coverage under the Plan:

- ☐ Plan Sponsor **elects not** to provide long-term disability (LTD) coverage to its Employees through the Plan.
- ☐ Plan Sponsor **elects** to provide long-term disability (LTD) coverage to its Employees through the Plan as specified below.

A. Monthly Disability Income

The Plan provides an LTD income replacement benefit equal to 60% of the disabled Employee's pre-disability compensation.

B. Elimination Period

The elimination period is the amount of time that must elapse after the date of an Employee's disability, before LTD benefits begin. Plan Sponsor must select one of the following options.

- ☐ Plan Sponsor elects a 90-day elimination period for all LTD claims.
- ☐ Plan Sponsor elects a 180-day elimination period for all LTD claims.

C. Retirement Plan Contributions

The Plan will make a contribution to a disabled Employee's account in the United Methodist Personal Investment Plan (UMPIP) or defined contribution account in the Retirement Security Program for General Agencies (RSP), as applicable, if Plan Sponsor was making contributions (non-matching, matching or conditional) to the Employee's UMPIP or RSP account for at least 3 months before the date of disability. The contribution will be equal to the contribution Plan Sponsor was making to UMPIP or RSP on behalf of the Employee before the date of disability but the contribution shall not exceed 3% of pre-disability compensation.

Part II – Life Insurance Coverage Options

A. Active Employee Coverage

Plan Sponsor must select one of the following choices related to life insurance coverage for active Employees under the Plan:

- ☐ Plan Sponsor **elects not** to provide life insurance coverage to its Employees through the Plan.
- ☐ Plan Sponsor **elects** to provide life insurance coverage to its actively-employed Employees through the Plan as specified below.

Plan Sponsor may elect to provide flat dollar coverage to Employees or percentage of compensation coverage to Employees, but may not elect to provide both types of coverage.

Please select one amount from column 1 or 2:

1. Flat Dollar Amount Options <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$125,000 <input type="checkbox"/> \$150,000 <input type="checkbox"/> \$175,000 <input type="checkbox"/> \$200,000 <input type="checkbox"/> \$250,000	2. Percentage of Compensation Options <input type="checkbox"/> 100% (rounded to the nearest \$1,000 up to a maximum of \$250,000) <input type="checkbox"/> 150% (rounded to the nearest \$1,000 up to a maximum of \$250,000) <input type="checkbox"/> 200% (rounded to the nearest \$1,000 up to a maximum of \$250,000) <input type="checkbox"/> 250% (rounded to the nearest \$1,000 up to a maximum of \$250,000) <input type="checkbox"/> 300% (rounded to the nearest \$1,000 up to a maximum of \$250,000)
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3. Accidental Death and Dismemberment (AD&D) Benefit

The AD&D benefit provides up to an additional 100% of the face value of life insurance coverage for active Employees who suffer accidental death or dismemberment.

If Plan Sponsor provides life insurance coverage, it must select one of the following choices related to the AD&D benefit under the Plan:

- ☐ Plan Sponsor **elects not** to provide AD&D benefits through the Plan to its covered Employees.
- ☐ Plan Sponsor **elects** to provide AD&D benefits through the Plan to its covered Employees.

B. Spouse Coverage

If Plan Sponsor provides life insurance coverage, it must select one of the following choices related to the spouse coverage under the Plan:

☐ Plan Sponsor **elects not** to provide life insurance coverage to the legal spouse of any covered Employee through the Plan.

☐ Plan Sponsor **elects** to provide life insurance coverage through the Plan to the legal Spouse of any covered Employee as specified below.

Flat Dollar Amount Options (Select One)

- ☐ \$5,000
- ☐ \$10,000
- ☐ \$15,000
- ☐ \$20,000
- ☐ \$25,000
- ☐ \$30,000
- ☐ \$35,000
- ☐ \$40,000
- ☐ \$45,000
- ☐ \$50,000

The coverage for any spouse may not exceed the amount of coverage of the Employee through whom the spouse is covered.

The Plan prohibits an individual from being covered as both an Employee and a spouse within same Policy, i.e., Lay LTD and Life Insurance Plan and Clergy Supplemental Life Insurance Plan, e.g., for clergy couples or lay and clergy split couple.

C. Dependent Child Coverage

If Plan Sponsor provides life insurance coverage, it must select one of the following choices related to dependent child coverage under the Plan:

☐ Plan Sponsor **elects not** to provide life insurance coverage to dependent children of its Employees through the Plan.

☐ Plan Sponsor **elects** to provide life insurance coverage through the Plan to the dependent children of its covered active Employees as specified below.

Flat Dollar Amount Options (Select One)

- ☐ \$2,000
- ☐ \$3,000
- ☐ \$4,000
- ☐ \$5,000
- ☐ \$6,000
- ☐ \$7,000
- ☐ \$8,000
- ☐ \$9,000
- ☐ \$10,000

A dependent child cannot be covered by more than one Employee.

D. Retired Employee Coverage

Plan Sponsor may select one of the following choices related to life insurance coverage of Retired Employees under the Plan only if Plan Sponsor has elected to provide life insurance coverage to active Employees in Section A, above:

☐ Plan Sponsor **elects not** to provide life insurance coverage to its Retired Employees through the Plan.

☐ Plan Sponsor **elects** to provide life insurance coverage specified below through the Plan to its Retired Employees who have retired in accordance with Plan Sponsor's retirement policy, as indicated in *Exhibit A* or *Exhibit B*, and are eligible as Retired Employees under the rules of the Plan.

Flat Dollar Amounts (Select One)

- ☐ \$5,000
- ☐ \$10,000
- ☐ \$15,000
- ☐ \$20,000
- ☐ \$25,000
- ☐ \$30,000
- ☐ \$35,000
- ☐ \$40,000
- ☐ \$45,000
- ☐ \$50,000

The spouse and dependent children of a covered Retired Employee cannot be covered under the Plan.