



Lay Long-Term Disability and Life Insurance

Lay Long-Term Disability Plan Highlights



The Lay Long-Term Disability (LTD) and Life Insurance Plan provides long-term disability benefits for eligible active lay employees and clergy not eligible for the Comprehensive Protection Plan (CPP). Plan sponsors elect and pay for the plan. LTD coverage can be elected on its own or in combination with life coverage. (Please refer to the Lay LTD Plan Highlights sheet for lay LTD coverage details.)

Eligibility Criteria

- **Minimum hours of service:** Plan sponsors may determine an hours-of-service requirement that is at least 1,040 hours per year.
- **Initial minimum service:** Plan sponsors may choose a waiting period—the length of employment time before an individual is eligible for coverage; may be immediate or may allow participation after three, six or 12 months of service.
- **Minimum age:** Plan sponsors may choose a minimum age before an employee can be covered—at least 15, or 18 or 21 years-of-age.

Enrollment Criteria

Plan sponsors must cover 100% of their eligible population. The plan may be sponsored even if no other General Board of Pension and Health Benefits (General Board) administered benefit plan is sponsored.

Plan Benefits

- **Monthly disability income:** Replacement income equals 60% of pre-disability compensation—subject to a maximum monthly benefit of \$5,000 and an offset of Social Security disability income. Replacement income increase of up to 80% of pre-disability compensation if a claimant becomes incapable of two Activities of Daily Living (ADLs).
- **Elimination period:** Plan sponsors can choose either a 90- or 180-day elimination period—time that must elapse after the date of a claimant's disability, before benefits begin.
- **Benefit duration:** The plan provides benefits to disabled claimants, i.e., claimants who cannot perform the customary duties of their "own occupation" for up to 24 months. After 24 months of disability, the plan only provides benefits to claimants whose disability prevents them from engaging in "any occupation" for which they are reasonably qualified.

Additional Plan Features

- **UMPIP or RSP Plan Sponsor Retirement Contribution:** The plan will contribute up to 3% of pre-disability compensation to a disabled claimant's United Methodist Personal Investment Plan (UMPIP) or Retirement Savings Program (RSP) account, if that claimant's plan sponsor was making contributions to the claimant's UMPIP or RSP account for at least three months prior to the date of disability.
- **Return-to-Work Incentive:** Replacement income may increase by 10% if disabled claimant complies with certain vocational, rehabilitation or return-to-work plans.
- **Premium Waiver:** The LTD premium is waived for disabled claimants, for the duration of disability.
- **Employee Assistance Program (EAP):** Emotional health counseling is provided to LTD claimants and their families through United Behavioral Health.
- **Pre-Disability Early Intervention Program (EIP):** Telephone-based coaching and support is available to plan participants, designed to minimize the impact of an emotional or physical condition, before it worsens or becomes disabling.
- **Travel Assistance Program:** Assist America provides transportation assistance, medical evacuation and prescription replacement services for participants and their families when they travel more than 100 miles from home—for business or pleasure.