

A photograph of a person's hand drawing a star on a wet, reflective beach surface. The person is wearing blue jeans and is barefoot. The background is a soft, out-of-focus view of the ocean and sky.

Important Message About Your Benefits

The General Board of Pension and Health Benefits is pleased to offer
Optional Life Insurance.

Read more about this new benefit...



GENERAL BOARD OF PENSION AND HEALTH BENEFITS
OF THE UNITED METHODIST CHURCH

Caring For Those Who Serve

A Valuable New Voluntary Benefit Program

Optional Life Insurance Plan—administered by Unum

*If something happened to you, what would happen to your loved ones?
Do you have enough life insurance?*

Planning for your financial future means making important decisions about life insurance coverage. In keeping with our mission to serve and support the financial well-being of our participants, the General Board of Pension and Health Benefits (General Board) is announcing a new, optional life insurance benefit. You will have the opportunity to enroll from January 14–February 27, 2009.

The Optional Life Insurance Plan will give eligible clergy and lay participants the option to purchase life insurance coverage for themselves, their spouses and dependent children directly from Unum, a leading provider of life insurance benefits. Optional Life coverage is designed to supplement the life insurance already provided by your plan sponsor through a General Board plan: the Lay Long-Term Disability and Life Insurance Plan; the Comprehensive Protection Plan; or the Clergy Supplemental Life Insurance Plan.

In addition to comprehensive coverage options, the new plan provides an accelerated death benefit, portability and conversion options, and an accidental death and dismemberment benefit option. You can purchase certain coverage levels on a “guaranteed issue” basis during the upcoming enrollment period—this means Unum cannot deny you coverage for medical reasons up to the guaranteed issue amount.





The upcoming enrollment period is a **one-time opportunity** to obtain guaranteed issue coverage for yourself, your spouse and your dependent children. Keep in mind that you do not have to elect the full guaranteed issue amount—electing even minimal coverage means you retain eligibility to elect up to the guaranteed issue limit during future annual enrollment periods.

Unum will send enrollment packets for the new Optional Life Insurance Plan to eligible participants the first week of January, with the guaranteed issue enrollment period continuing through February 27, 2009. If you do not elect coverage, you still may do so during future annual enrollment periods; however, you will have to provide medical evidence of insurability, and Unum may deny you coverage. Be sure to read your enrollment materials carefully.

An overview of the Optional Life Insurance Plan is available on the General Board Web site at **www.gbophb.org**. To view plan details, click on “**Health & Welfare**,” select “**Health & Welfare Plans**” in the left toolbar and click on “**UMLifeOptions**.”

In the meantime, contact Unum’s Client Services department at **1-800-985-0242** with any questions regarding this new plan.



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