

# Church Pension Group

STD Coverage - 13 Weeks – 66.67% - Employee Paid

## Short-term disability insurance (STD)

<b>Who gets the coverage?</b>	Active employees working a minimum of 20 hours per week, excluding seasonal and temp workers.
<b>How much short-term disability insurance coverage will I have?</b>	66.67% of base pay, not to exceed \$1,500 per week.
<b>Who pays for it?</b>	Premiums are payroll-deducted from your paycheck for your STD coverage.

## Short-term disability insurance

<b>What is short-term disability insurance?</b>	Short-Term Disability Income Insurance, or STD, replaces a portion of your paycheck if you can't work due to an illness or injury that occurs off the job (non-occupational). It also pays a benefit for the birth of a child.
<b>What is my STD Income Insurance coverage amount?</b>	Your STD plan pays a benefit to replace a portion of your pre-disability weekly income equal to 66.67% of your base pay, not to exceed \$1,500 per week.  Your benefits may be reduced by other sources of income and disability earnings.
<b>Who pays for my STD Insurance coverage?</b>	Premiums are payroll-deducted from your paycheck for your STD coverage.
<b>When would benefits begin if I were disabled?</b>	There is a fourteen (14) day Elimination period for your coverage to begin if you are disabled due to an illness or injury or due to the birth of a child. You must be under the care of a physician and no benefit is payable during the Elimination period.
<b>What is the maximum duration of benefits?</b>	Thirteen (13) weeks (you may receive up to 11 benefit payments).
<b>What is the definition of disability?</b>	You are disabled when we determine that: <ul style="list-style-type: none"><li>• you are unable to perform one or more of the material and substantial duties of your own occupation due solely to your illness or injury</li><li>• you are under the regular care of a physician</li><li>• you have a 20% or more loss in your covered weekly earnings due to that illness or injury.</li></ul>



**Are there any exclusions or limitations?**

Disability plans have conditions, exclusions, offsets, and limitations. You must be actively-at-work for at least one day for your coverage to begin. Below is some important information, but review your certificate for a complete listing of all that apply. No benefit will be paid for disabilities caused by or related to:

- war or act of war (whether declared or undeclared);
- participation in a felony, riot or insurrection;
- suicide, attempted suicide or intentionally self-inflicted *injury*; or
- for which benefits provided under any state or federal Workers' Compensation, employer's liability or occupational disease *law*.

**Additional information**

**When does coverage begin?**

Any choices made during annual enrollment will become effective on or after January 1, 2021 upon the successful completion and approval of an Evidence of Insurability (EOI) application.

If you are newly hired or are newly eligible, your coverage becomes effective on the first of the month coinciding with or following your date of hire or eligibility.

**Are there any other benefits with the plan?**

Your plan includes valuable resources for you and your loved ones when you need it most, with the support of master's level licensed social workers for disabled or terminally ill members. Care Managers are available toll-free at 800-206-8826.

Everest Funeral Concierge services provide online and at-need planning and price negotiation assistance available 24/7. Visit [everestfuneral.com](http://everestfuneral.com) and use code Aflac100 to register free of charge. Advisors are also available toll-free at 800-913-8318.

**Zurich American Life Insurance Company of New York**  
**Zurich American Life Insurance Company**  
7045 College Boulevard, Overland Park, Kansas 66211-1523

Benefits and provisions are specific to your group policy. Consult your certificate for information regarding your specific coverage.

In New York, the terms and conditions for the Group Short Term Disability Income Insurance Policy are set forth in policy form number 1000-ZAGP-DS-NY-01. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company, located at its registered home address of Four World Trade Center, 150 Greenwich Street, New York, NY 10007.

In all states other than New York, the terms and conditions for the Group Short Term Insurance are set forth in policy form number 1000-ZAGP-01-01 or applicable state variation. The policies are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

The policies are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the policy carefully for details. Certain coverages may not be available in all states and policy provisions may vary by state.

