



The Pension Boards
United Church of Christ

SERVICE • ACCESS • OPTIONS

Life and Disability Plan

Life Insurance and Disability Income Benefit
Plan for UCC Ministers and Lay Employees

Effective January 1, 2008

The Pension Boards administers comprehensive employee benefits programs for the United Church of Christ, providing the highest standards of service, access and options to active and retired UCC clergy and lay employees.

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INTRODUCTION

The United Church of Christ Life Insurance and Disability Income Benefit Plan (“Plan”) is designed to support United Church of Christ (“UCC”) employees in performing their ministries for the church.

The Plan provides benefits in the event of death or disability. Coverage is provided through a group insurance contract issued by the Metropolitan Life insurance Company (MetLife) and requires payment of individual premiums. This booklet brings you the highlights of the Plan and does not replace or change the MetLife contract in any of its terms or coverages. These benefits contribute to the security of income for you and those who depend on you.

The Plan has four key parts:

- A short-term disability program that can replace a portion of your income for up to 22 weeks;
- A long-term disability program that can replace a portion of your income when disability continues beyond the 22-week period;

- A life insurance benefit program; and
- A program of additional voluntary life insurance.

You are encouraged to read this booklet carefully to learn about the Plan’s benefits.

If you have any questions please contact us at:

Member Services Department
Pension Boards–United Church of Christ
475 Riverside Drive, Room 1020
New York, NY 10115-0059
800.642.6543
www.pbucc.org
info@pbucc.org

ELIGIBILITY FOR BENEFITS

Who is Eligible

UCC full-time ministers, licentiates and full-time lay workers employed by a UCC or UCC-related entity are eligible to apply for Plan coverage. For the purpose of this Plan, each group is defined as follows:

A member of the clergy is someone:

- Ordained with ministerial standing in an Association of the UCC (or a Conference acting as an Association) and employed full-time by a church or other religious or charitable organization whether or not affiliated with the UCC; or
- Ordained with ministerial standing but self-employed in a field which, in the judgment of the Pension Boards, is related to the mission of the UCC.

A licentiate is someone who is:

- Authorized by a UCC Association or Conference acting as an Association to perform ministerial acts, and
- Employed full-time at a church or other religious organization affiliated with the UCC, and
- Intends to become a full-time minister.

A lay employee is someone who is a non-ordained or non-licensed full-time employee of a UCC or UCC-related entity and who is not a member of the clergy or a licentiate.

NOTE: An employee who works 20 or more hours per week is considered to be employed full-time. Coverage in this Plan is on an individual basis. Only the employee for whom the premium is paid is covered. For example, in a situation where both the husband and wife are members of the clergy, each must individually apply for coverage and have the appropriate payments made on his or her behalf.

ENROLLMENT AND COVERAGE

You must apply for coverage under this Plan within 90 days of your initial UCC employment. If application for coverage is not made within this time period and Plan coverage is desired at some later date, you will be required to furnish a Statement of Health to MetLife, which may deny Plan coverage based upon its review of your health status.

To apply and enroll for coverage, call the Pension Boards toll-free at **800.642.6543** or visit our web site at **www.pbucc.org**.

Premiums

The premium for benefits under the Plan is 1.5% of your “salary basis” and must be paid at the beginning of each quarter. The Pension Boards recommends that your employer pay premiums for you.

The term “salary basis” for clergy refers to your cash salary plus your housing allowance. If your housing is furnished free of charge by your employer, salary basis will include the value of your housing as reported to the Pension Boards. However, for purposes of this Plan, salary basis cannot be more than 135% of your salary. If you are a lay employee, the salary basis is your annual cash salary.

Effective Date of Coverage

Coverage will become effective on the first day of the month after the acceptance of your application and your premium payment. If you are not active at work on the day that your coverage would have otherwise become

effective, your insurance will begin after your return to full-time work and the completion of seven consecutively scheduled working days.

Termination of Coverage

Coverage will end when contributions are no longer paid, or on the last day of the month in which your employment ends. Coverage will also end if the Plan is terminated.

When you are once again employed by a UCC church or UCC-affiliated employer, you can re-enroll in the Plan within 90 days of your new employment without having to provide a Statement of Health.

Continuation of Life Insurance Coverage

If your life insurance coverage ends, you have the option of continuing your coverage under an individual policy through MetLife. If you apply within 30 days of the termination of coverage, no medical exam will be required.

If you retire before age 65 and continue to pay the small premium until you turn age 65, you will have up to a \$5,000 death benefit before and after age 65. No additional premiums will be due after age 65.

Disability coverage cannot be continued after termination of employment or retirement.

To convert to an individual policy contact MetLife at: **877.275.6387**.

LIFE INSURANCE

(Death Benefit)

Active Member Death Benefit

The Pension Boards provides basic life insurance to ensure that your survivors have some financial protection in the event of your death. The amount of coverage offered depends on your age, and decreases as you get older. The minimum benefit for actively working members is \$5,000.

| Age | Death Benefit As a Percent of Annual Salary Basis* |
|-----------|--|
| Under 45 | 200% |
| 45-49 | 150% |
| 50-54 | 100% |
| 55-59 | 60% |
| 60-64 | 40% |
| 65-69 | 30% |
| 70 & Over | 20% |

* Death Benefit not more than \$200,000; rounded to the nearest \$100.

Spousal and Same-Gender Domestic Partner Death Benefit

A basic spousal or same-gender domestic partner (“partner”) death benefit is provided to members active in the LIDI Plan at no cost to the member. If your spouse/partner dies while you are actively employed, you will receive a benefit of \$5,000. This benefit continues to be in effect even if your spouse/partner dies while you are on disability. However, no benefit will be paid if your spouse/partner dies after you reach age 65. If you and your spouse/partner are both active members of the Plan, this benefit is not payable in the event of your death or that of your spouse/partner.

Death Benefit for Retirees

Early Retirees – A member retiring between 55 and 65 will have up to \$5,000 coverage on his or her life and \$5,000 coverage on his or her spouse’s/partner’s life after retirement as long as he or she continues to pay a small monthly premium. No premiums are due after age 65. The life insurance coverage on the member remains in force after age 65, but there is no coverage on the spouse/partner after the member attains age 65. (For this Plan, retirement means you are 55 or older and are no longer working for an employer that is making premium contributions to this Plan on your behalf.)

Normal Age Retirees – A member retiring on or after age 65 who has participated in this Plan for five or more consecutive years before retiring is insured for \$5,000 with no premiums payable. There is no coverage on a spouse/partner after the member attains age 65.

Early or Normal Age Retirees with less than five consecutive years of Plan participation will receive a benefit (rounded to the nearest \$100 but not more than \$1,000) according to the following table:

| Consecutive Years of Participation Before Retirement | Percent of Last Annual Salary Basis Before Retirement |
|--|---|
| Less than 2 | 4% |
| 2-3 | 8% |
| 3-4 | 12% |
| 4-5 | 16% |

Personal Accidental Death and Dismemberment Benefit

If you should die as the result of an accident, your beneficiary will receive an additional death benefit equal to your active member death benefit. In addition, if you suffer the loss of a limb, eyesight, or hearing, or suffer permanent paralysis due to an accident, you will receive a benefit that is a portion of your active member death benefit. This accidental death or dismemberment benefit is only paid if the loss occurs within 365 days after the date of the accident, and must be a direct result of bodily injury sustained from that accident, independent of other causes.

This benefit does not include payment for any loss that in any way results from or is caused by or contributed to by a number of causes, including but not limited to the following:

- Physical or mental illness, diagnosis of or treatment for the illness,
- An infection, unless caused by an external wound that can be seen and which was sustained in an accident,
- Suicide or attempted suicide,
- The use of any drug or medicine,
- A war or warlike action in time of peace, including terrorist acts, or
- Driving a vehicle while intoxicated as defined by the laws of the jurisdiction in which the vehicle was being operated.

Optional Additional Death Benefits

If you are covered under the Life Insurance and Disability Income Plan, you may request additional life insurance coverage. This special opportunity enables you to replace

basic Plan coverage that will decrease as you get older, or to increase your life insurance.

Life insurance companies automatically require a review of health when application for life insurance coverage is made. However, if you request additional coverage within 90 days of joining the Plan, you will not be subject to a review of health. The minimum additional life insurance coverage you may request is \$10,000. The maximum coverage is the lesser of three times your annual salary basis, or \$100,000, available in increments of \$10,000. In determining the maximum, your basic life insurance coverage provided under this Plan is not counted. However, if you do not request additional coverage within 90 days of joining the Plan, you must wait until the end-of-year open enrollment period to apply.

If you have a “Qualifying Event” and want to make a change in your coverage to be more consistent with your new family status, you can request a change within 90 days of the qualifying event. A qualifying event includes marriage, formation of same-gender domestic partnership, civil union or marriage (whichever is earliest), birth, adoption or placement for adoption of a dependent child, divorce, legal separation or annulment or the death of a dependent. At either time, you can request \$10,000 of additional coverage without submitting a Statement of Health. If you request more than \$10,000 of additional coverage, you must provide a Statement of Health. Standard life insurance procedures will be used by MetLife to determine if additional coverage can be issued. Also, you will not be required to provide health information for a request for additional coverage to replace a decrease in coverage due to your age increase if that request is made within 90 days of the date that your coverage decreased.

Premiums will be based on special group rates provided by MetLife and will be determined by the amount of coverage you receive and your age at the time of the premium billing. Premiums for additional life insurance coverage are billed to you directly and are in addition to basic Plan premiums paid by your employer.

Optional Additional Spousal or Same-Gender Domestic Partner Life Insurance Coverage and Optional Life Insurance Coverage for Dependent Children

If you are covered under the Life Insurance and Disability Income Plan, you may also request additional life insurance coverage for your spouse/partner and optional life insurance coverage for your dependent children under one of the following two options:

- Option 1: Additional \$10,000 coverage for your spouse/partner and \$5,000 coverage for dependent children.
- Option 2: Additional \$25,000 coverage for your spouse/partner and \$10,000 coverage for dependent children.

Note: You cannot mix-and-match options. Example: You cannot elect Option 2 for your children and Option 1 for your spouse/partner or vice-versa. The maximum coverage that can be obtained for your spouse/partner is \$25,000 but this amount can only be obtained if it does not exceed the insurance coverage for you (i.e. the member).

Coverage under Option 1 is available without your spouse/partner providing a Statement of Health **except** if your spouse/partner or dependent was hospitalized during the 90 days prior to the date of application, then a Statement of Health is required. Coverage under Option 2

is available only if your spouse/partner provides a Statement of Health that is approved by our underwriter for additional coverage.

Optional Dependent coverage will cover children to age 19, or age 23 if they are enrolled as full-time students at an approved school. Once they are not an eligible dependent, they may convert to an individual policy. Disabled children over 19 are eligible for coverage, pending review of disability by MetLife.

If you do not have a spouse/partner or dependent when you are first enrolled in the Plan, you must request life insurance coverage within 90 days of your marriage or within 90 days of the birth, adoption or placement of a child in your care. You may obtain coverage for your same-gender domestic partner without providing evidence of good health within 90 days of the six-month period following the commencement of your domestic partnership, civil union or marriage (whichever is earliest). You will be billed for the coverage at the beginning of each quarter.

Note:

- A newborn child enrolled in the Optional Life Coverage for Dependent Children will not be eligible for coverage the first 14 days after birth. Children in the military, children living outside the United States or Canada, and children 19 years of age or older who are employed full-time cannot be covered.
- If you divorce your spouse or are no longer with your partner, the Pension Boards cannot continue to bill you for Optional Dependent coverage for that person. However, if you wish, we can continue to bill you for the coverage for dependent children.

- *If you and your spouse/partner are both in UCC-related employment and are each members of the LIDI plan, you cannot each cover the same dependent, thereby doubling the available coverage.*

Termination of Coverage

Additional/optional life insurance coverage will end when you cease to be a member of the Plan, when premiums are no longer paid, or if the contract with MetLife is cancelled or this Plan is terminated. If your employment ends, you will no longer be eligible to continue this coverage through the Pension Boards. You do, however, have the option of converting it to an individual policy with MetLife. Members receiving disability benefits under the Plan can continue optional life coverage.

Beneficiary Designations

You will automatically be the sole beneficiary on the life insurance coverage for your spouse/partner and dependent children. You may designate anyone as the beneficiary of your life insurance benefit. If you do not designate a beneficiary, or if your designee predeceases you, life insurance benefits will be paid to the surviving persons in the categories and order listed below:

- A surviving spouse or same-gender domestic partner;
- Equally to surviving children;
- Your father or mother, or to both, equally; or
- Your estate.

Military Duty and the UCC Life Insurance and Disability Benefit Plan

During Active Duty

An employee is on active duty when serving as full-time military personnel or while in transit to or from an active duty military assignment. At that time there is no salary from the church because the salary is paid by the military. However, during this time the Plan's basic life coverage will be continued at the same levels as existed immediately prior to the start of active duty. This coverage will continue as long as premiums are paid under the terms of the Plan.

Because the amount of any additional life insurance or dependent life insurance is not based on salary at the time of death, payment of those benefits would be MetLife's responsibility, if all premiums have been paid to MetLife for those coverages. However, the additional benefit of Accidental Death and Dismemberment would not be payable due to the contractual exclusion.

During this period a member will not be eligible to receive any disability benefits. This is because the amount that is received as disability benefit is income replacement and, because there is no longer a church salary, there is no longer an income replacement benefit from MetLife.

During a Period of Training

Members called to serve a two-week or weekend training program are not considered to be on active duty. They are still employees with a salary on which to base the payment of benefits. The full coverage of basic life insurance continues. In this situation, as death would not be an

act of war (albeit during a time of war), the additional benefits of accidental death or dismemberment would be paid, subject to the regular provisions of the Plan.

As the amount of any additional life insurance or dependent life insurance is not based on salary at the time of death, payment of those benefits would be the responsibility of MetLife, if all premiums have been paid for those coverages. Also, the additional benefit of Accidental Death and Dismemberment would be payable, subject to normal Plan exclusions.

If a death should occur while traveling to or from the place of training, benefits will be paid by MetLife as the member's employment is with the church or church-related organization.

During this period of time a member is eligible to receive disability benefits and the full coverage of income replacement continues subject to the Plan exclusions.

DISABILITY INSURANCE

“Disability” or “Disabled” means that, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment from a doctor on an ongoing basis and are unable to earn more than 80% of your pre-disability salary basis at your own occupation.

Short-Term Disability

Eligibility

To be eligible to receive short-term disability benefits you must be enrolled in the basic Life Insurance and Disability (LIDI) Benefit Plan. Also, the premiums paid on your behalf by your employer must be up-to-date. There are no pre-existing condition limitations applied to short-term disability benefits.

Your Benefits

After you are out of work for 30 consecutive days due to sickness or accidental injury, the Plan will begin weekly payments of 60% of your salary basis if your disability continues. These first 30 days are referred to as the “30-day waiting period” and benefits are not payable during this time. The minimum weekly benefit is \$20 and the maximum weekly benefit is \$750. If you go back to work for less than 90 days and then return to disability leave, you will not need to satisfy another 30-day waiting period before your benefits can begin again.

The maximum duration for short-term disability benefits is 22 weeks. During this time your employer continues to pay the Annuity Fund dues, premiums for the LIDI Benefit Plan and the UCC Medical

and Dental Benefits Plans. You should not be paid a salary during this time. If you receive a salary it will reduce the short-term disability benefit amount dollar-for-dollar.

Note: For pregnancy, short-term disability benefits are paid without regard to the 30-day waiting period. Unless complications warrant an extension, six weeks of short-term disability payments are provided for a normal delivery and eight weeks for a C-section.

Synopsis of the Short-Term Disability Process

- Contact Metropolitan Life Insurance Company (MetLife) toll-free at **800.300.4296** to apply for short-term disability benefits as soon as you and your doctor feel reasonably certain that your illness or injury is going to prevent you from working beyond the 30-day waiting period. They will assist you through the process.
- After processing the information received, MetLife will notify both you and the Pension Boards whether your claim has been approved or denied.
- If your claim has been approved, disability checks will be issued by the Pension Boards, each week, for the duration that your disability benefits have been approved.
- Benefit eligibility is reviewed periodically by MetLife and is based on the continuing medical condition that caused the disability. The frequency of review is based on the nature of the disability and the course of medical treatment in which you are actively engaged.

Reduction for Other Benefits

The amount of your short-term disability benefit will be reduced, dollar-for-dollar, by any other benefits you and your family are eligible to receive as a result of the disability. For example, the benefit will be reduced by:

- Any salary continued to you from regular payroll during total disability,
- Any weekly or monthly benefit for time lost from work under any Workers' Compensation or similar law,
- Any weekly or monthly benefits from a compulsory State cash sickness plan or similar government-sponsored plan,
- Any weekly or monthly benefits received as disability payment through:
 - No-fault automobile laws,
 - Workers' Compensation,
 - Occupational disease laws,
 - Third-party recovery, and
 - Unemployment Insurance laws.
- Any pension benefits (including those from The Annuity Fund–United Church of Christ), provided:
 - You elect to commence such benefits, and
 - Benefits are due to employer contributions.

Note: If you have served in the Armed Forces and receive disability benefits as a result of such service, the Plan does not reduce your disability benefits by these benefits as long as

those benefits are not related to your current disability. Also, the Plan does not reduce your disability benefits by the amount you may be receiving from the military as a retirement benefit.

Exclusions and Limitations

Benefits are not payable for occupational disabilities. No benefits will be paid for injuries resulting from the following, but not limited to:

- War, insurrection, rebellion, or terrorist acts,
- Active participation in a riot,
- Intentionally self-inflicted injuries or attempted suicide,
- The commission of a felony, or
- Elective treatments or procedures.

Taxability of Short-Term Disability Benefits

Short-Term Disability benefit payments are subject to federal income tax. However, the Plan is not required to, nor does it, withhold federal income tax from a lay employee's disability payments unless the employee has provided our office with a completed Form W-4S Request for Federal Income Tax Withholding from Sick Pay. This form can be downloaded from the IRS web site at: www.irs.gov.

Disability benefits are subject to Social Security and Medicare tax withholding during the first six months of disability. After this period, benefit payments are exempt from Social Security and Medicare taxes. Disability benefits paid to clergy are designated as eligible for “housing allowance.” This means that a disabled minister can exclude from taxable income up to 100% of disability benefits received, to the extent that benefits are used to rent or provide a home and that the overall statutory limitations on housing allowance (for example, the fair rental value of the housing) are not exceeded.

Each January, the Pension Boards will send individuals on disability a Form W-2 stating the amount of disability benefits paid for the prior year. The Pension Boards will also send a notification to the IRS.

Long-Term Disability

Eligibility

After receiving 22 weeks of short-term disability benefits, you could be eligible for Long-Term Disability benefits, if approved by MetLife, and if you continue to receive appropriate care and treatment from a doctor on an ongoing basis and

- During the short-term disability period and the next 24 months, you are unable to earn more than 80% of your Indexed Pre-Disability Salary Basis* at your own occupation for any employer in your local economy; or
- After you receive long-term disability benefits for 24 months, you are unable to earn more than 60% of your Indexed Pre-Disability Salary Basis* from any employer in your local economy at any

gainful occupation for which you are reasonably qualified, taking into account your training, education, experience, and pre-disability salary basis.

*Indexed Pre-Disability Salary Basis has the following meaning:

“Pre-Disability” Salary Basis is the amount of your gross salary or wages from your employer as of the day before your disability began. This is calculated on a monthly basis. “Indexing” means that your Pre-Disability Salary Basis will be increased by 7% each year.

The first increase will take place on the date on which the thirteenth monthly benefit is payable under the long-term disability portion of the Plan. Subsequent increases will take effect on each anniversary of the first increase. This feature is designed to keep the original Pre-Disability Salary Basis up-to-date with inflation. This adjustment is not the same as a cost-of-living adjustment.

Your Benefits

After you are out of work for 180 days due to a disability resulting from sickness or injury, the Plan will begin monthly payments of 60% of your salary basis if your disability continues and you are approved for benefits. The minimum monthly benefit is \$100 and the maximum monthly benefit is \$3,000.

The maximum length of time that long-term disability benefits will be paid depends on the age at which you become disabled while actively employed. The maximum length of time for payment of long-term disability benefits is indicated on the following table:

| If Your Age at Disability Is: | The Maximum Duration of Benefits Is: |
|-------------------------------|--------------------------------------|
| Less than 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 over | 12 months |

If you are enrolled in the Annuity Fund-UCC at the time you become eligible for long-term disability benefits, 7% of your salary basis will be paid by MetLife into your Annuity Fund account. No cost-of-living increases will be made to either the disability or pension benefits.

Synopsis of the Long-Term Disability Process

You should contact MetLife if, after 22 weeks of short-term disability, your doctor recommends that you cannot return to work and should continue to be on disability. If you are approved, long-term disability benefits generally continue until age 65. *However, a total lifetime benefit for long-term disability due to a behavioral or mental health condition is limited to 24 months.*

As soon as you are approved for long-term disability benefits

- Apply for Social Security Disability Benefits; and
- Provide MetLife with proof of application; and

- Inform MetLife of the approval or denial of your Social Security Disability Benefit claim.

If approved for long-term disability, you will receive a monthly check based on 60% of the pre-disability salary basis (cash plus housing allowance). The minimum monthly benefit is \$100 and the maximum monthly benefit is \$3,000. Benefits are reduced dollar-for-dollar by Social Security Disability Benefits that are expected to be awarded to you.

Your employer is no longer responsible for premium payments or annuity dues after you are approved for long-term disability benefits. The premiums/dues are covered as follows:

- MetLife contributes 7% of salary basis to your Annuity Fund account.
- UCC Medical and Dental Benefits Plan premiums are covered by the Life/Disability Plan.
- Premiums for the basic LIDI Plan for members of the clergy are paid by Ministerial Assistance. Lay members will be billed on a personal basis for the LIDI premiums. The premiums that you pay during disability are calculated at 0.75% of your pre-disability salary basis. Both members of the clergy and lay members will be billed personally for any optional life coverages they may have. Once MetLife approves the premium waiver (see the Premium Waiver section), premiums for both basic and optional coverages no longer have to be paid as long as the member is on long-term disability. This applies both to members of the clergy and lay members.

- If a minister on long-term disability loses standing, all the above-mentioned premium payments cease.
- To continue receiving long-term disability benefits, your doctor is required to provide MetLife with updates on your medical condition at regular intervals.
- Long-term disability benefits are taxable income if the premiums were paid by the employer. Members will receive a Form W-2 from MetLife after year-end. Benefits paid to members of the clergy are eligible for housing allowance.

Taxability of Long-Term Disability Benefits

Long-term disability benefit payments are subject to federal income tax if the premiums were paid by the employer. However, disability benefits paid to members of the clergy are eligible to be designated as “housing allowance.” This means that a disabled minister can exclude from taxable income up to 100% of disability benefits received, to the extent that benefits are used to rent or provide a home and that the overall statutory limitations on housing allowance are not exceeded.

Each January, MetLife will send individuals on disability a Form W-2 stating the amount of disability benefits paid for the prior year. MetLife will also send a notification to the IRS.

Premium Waiver

Once approval for a premium waiver has been received from MetLife, the premiums for both basic and optional LIDI no longer have to be paid for as long as the member is on long-term disability. If your disability continues until age 65 (at which time you will start an annuity), your participation

in the Basic LIDI Plan will insure you for \$5,000. At that time, you will be provided with information on how to convert the Optional Life Insurance to an individual policy.

Premium waiver becomes effective after a nine-month waiting period has been met. The start of the waiting period is the day after the last day that the employee has worked (i.e. the disability start date). However, there is a limiting age for premium waiver. If you become disabled at age 60 or over, you would not qualify for the premium waiver.

Pre-Existing Condition Limitation

No benefits will be paid for a disability resulting from a pre-existing condition, unless the disability begins after you have been covered under the Plan for 12 consecutive months. A pre-existing condition is a condition for which, in the three months prior to your effective date of coverage, you:

- Received medical treatment, consultation, care, or service;
- Took prescription medication or had medications prescribed; or
- Had symptoms that would cause a reasonably prudent person to seek diagnosis, care, or treatment.

Reduction for Other Benefits

The amount of your long-term disability benefit will be reduced, dollar-for-dollar, by any Social Security benefits you and your family are eligible to receive as a result of the disability. The benefit also will be reduced by:

- Any compensation received during total disability,

- Any weekly or monthly benefits for time lost from work under any Workers' Compensation or similar law,
- Any weekly or monthly benefits from a compulsory State cash sickness plan or similar government-sponsored plan,
- Any weekly or monthly benefit received as disability payment through;
 - No-fault automobile laws,
 - Workers' Compensation,
 - Occupational disease laws,
 - Third-party recovery, and
 - Unemployment Insurance laws.
- Any pension disability benefits (including those from The Annuity Fund–United Church of Christ), provided:
 - You choose such benefits, or
 - The benefits do not reduce the amount of your accrued annuity or pension benefits.

Note: If you have served in the Armed Forces and receive disability benefits from them, the Plan does not offset these benefits as long as it is not related to your current disability. Also, the Plan does not reduce your disability benefits by the amount you may be receiving from the military as a retirement benefit.

The amount of Social Security benefits used to determine this Plan's total disability benefits will be based on the Social Security law in effect on the first day for which you are eligible to receive Plan benefits. Later increases in Social Security disability benefits will not further reduce the amount of your benefits under the Plan.

Subrogation

If you are injured or become disabled through the act of a third party, this Plan will provide benefits for such injury or disability. Acceptance of benefits will constitute consent by you to assist the Plan with recovery of disability payments related to the injury or illness. If you receive payment from a third-party lawsuit, settlement, or otherwise, of an amount up to and including the value of any disability benefits paid by the Plan, you are obligated to reimburse the Plan for the value of those benefits.

Work Incentive Benefit

The Long-Term Disability Plan includes a Work Incentive Benefit that provides financial incentives if you are working while partially disabled. The Work Incentive Benefit allows replacement of up to 100% of your Indexed Pre-Disability Salary Basis. If you are going to receive any compensation for work you perform while on long-term disability, you must notify MetLife.

For 24 months from the date that long-term disability benefit payments begins (the "no offset period"), your benefit will not be reduced for rehabilitation or part-time earnings. After that, your benefit will be reduced by 50% of your rehabilitation earnings.

The Work Incentive Benefit includes:

- **Mandatory Rehabilitation Program**—Effective rehabilitation helps employees return to productive employment. A rehabilitation program may mean returning to work full-time or part-time or participating in vocational or physical therapy. The program is developed

in combination with the member, physician(s), and a MetLife rehabilitation specialist.

- Incentive Benefit—As an incentive, participation in this rehabilitation program increases your monthly benefit 10% (before reduction for other benefits) if you participate in an approved program. Failure to participate will result in the cessation of benefits.

Exclusions and Limitations

Total lifetime benefits for long-term disability due to a behavioral health condition are limited to 24 months of benefits.

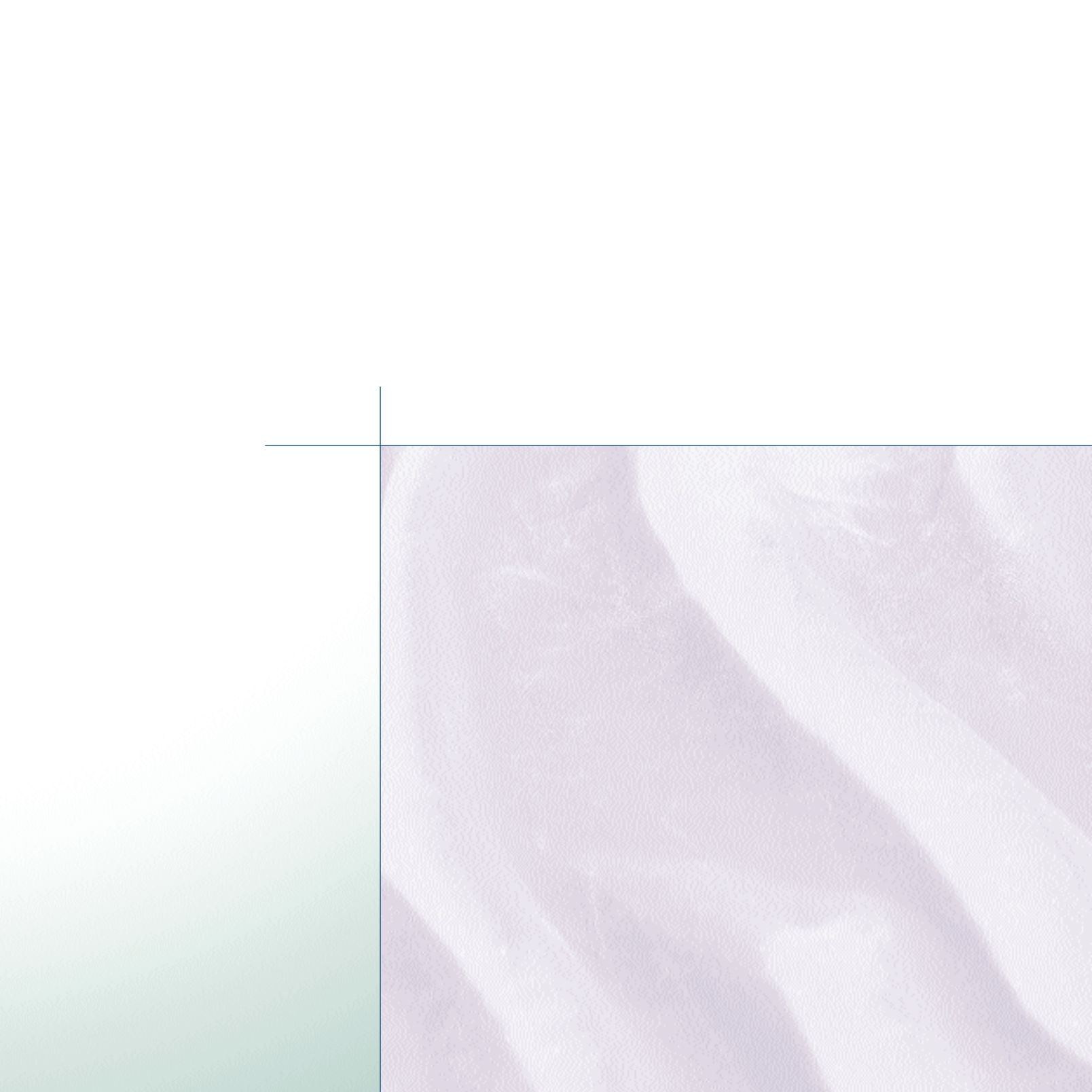
Benefits for disability due to alcohol, drug, or substance abuse or chemical dependency are limited to one period of disability lasting up to 24 months. Benefits will cease earlier if you refuse or cease to participate in a rehabilitation program.

No benefits will be paid for injuries resulting from:

- War, insurrection, rebellion, or terrorist acts,
- Active participation in a riot,
- Intentionally self-inflicted injuries or attempted suicide,
- The commission of a felony, or
- Elective treatment or procedure.

Death While on Long-Term Disability

If you die while in receipt of long-term disability benefits, your beneficiary will be paid the death benefit based on your age at death and your Pre-Disability Salary Basis. Health premiums for your spouse/partner will be paid by the Pension Boards until your spouse/partner reaches age 65.



The Pension Boards
United Church of Christ

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