

Q. How will I pay for this coverage?

A. Because this coverage is optional, the cost of premiums will be billed directly to the address the Pension Boards has on record for you. Premium billings will be for each quarter and will provide three months of coverage.

Q. Will my optional additional death benefits have a cash value if I retire or leave the Plan prior to my death?

A. No. This coverage is a “term insurance” policy, meaning that you are not paying an extra amount that would be used to create a cash value in the future.

Q. Can I continue optional coverage if I terminate my employment or retire?

A. If your employment ends, or if you begin your retirement, you cannot continue this coverage through the Pension Boards. You do, however, have the option of converting the coverage to an individual policy with MetLife, without a medical review, but at a higher premium rate.

Q. What happens if I don't pay premiums on a timely basis?

A. If premiums are not paid within 45 days of the due date shown on the bill, your optional additional death benefit coverage will be cancelled.

NOTE: Cancelled coverages may not be reinstated by payment of a late premium. Reapplying for coverage can only be done during the next enrollment period and will be subject to any limitations in effect at that time.

Q. When are the future enrollment periods?

A. A new enrollment period will be offered at the end of each calendar year. If you choose to increase your existing coverage by more than \$10,000 at that time, evidence of good health will be required. Standard life insurance procedures will be used by Metropolitan Life to determine if your additional coverage can be issued.

Q. What must I do to apply for the optional additional death benefits?

A. The application process has a few simple steps:

- Decide upon the amount of optional additional death benefit coverage you desire.
- Using the information on the reverse page, estimate the amount of premium you will need to pay for your desired coverage.
- Review each of the entries you have made on the Metropolitan Life Insurance Company Enrollment form.
- Complete and sign the application form and return it to:

Member Services Department
The Pension Boards
United Church of Christ, Inc.
475 Riverside Drive, Room 1020
New York, NY 10115-0059

NOTE: Please refer to the booklet, UCC Life Insurance and Disability Income Benefit Plan, for full Plan details. Should any questions arise, the information in the booklet would take precedence.

The Pension Boards

United Church of Christ, Inc.
475 Riverside Drive, Room 1020
New York, NY 10115-0059

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United Church of Christ Life Insurance and Disability Income (LIDI) Benefit Plan

Effective January 1, 2014

Q&A Optional Additional Death Benefits



The Pension Boards
United Church of Christ, Inc.

Partners in Ministry Since 1914

The following questions and answers have been compiled as a quick guide to understanding Optional Additional Death Benefits.

Q. Am I eligible to apply for optional additional death benefits?

A. If you are an actively working member currently enrolled in the UCC Life Insurance and Disability Income (LIDI) Benefit Plan, you may apply for optional additional death benefits on your life.

Q. How long will this enrollment period continue?

A. For coverage that will be effective on January 1, 2014, the open enrollment period begins on November 1, 2013 and ends on December 31, 2013. Since no exceptions can be made, applications postmarked after December 31, 2013 cannot be accepted.

Q. Will I need to undergo a physical exam in order to be considered for optional additional death benefits?

A. During this annual open enrollment period, you will be able to purchase an additional \$10,000 of life insurance coverage without being required to provide health information, as long as you were not hospitalized within 90 days prior to your application. Otherwise, requests for additional optional coverage will require you to submit a Statement of Health. Standard life insurance procedures will be used by Metropolitan Life Insurance Company (MetLife) to determine if the additional coverage can be issued.

Q. What if my death is the result of an accident?

A. Optional additional death benefits include an additional death benefit equal to the amount of the coverage you have purchased.

Q. What will this optional additional death benefit cost me?

A. The UCC LIDI Plan has negotiated with MetLife to provide this coverage to you at a savings over individually purchased policies.

The cost of this coverage is based on your age and the amount of the death benefit. The premium rates are based on five-year age groups (e.g., those who have reached age 40, but not age 45, will pay the same premium rate). The cost of coverage that you have requested will increase as you grow older. You will be reminded in advance when rates are to increase due to a change in age.

The table below is designed to help you estimate your quarterly premiums if you choose to purchase optional additional death benefits. You will need to calculate the cost of premiums per quarter as well as your maximum limit.

A	B	C	B x C
Your age as of 1/1/2014	Quarterly premium per \$10,000	Amount of Optional Additional Death Benefit you wish to purchase (in \$10,000 increments, \$10,000 minimum)	Your quarterly premium (multiply B x C)
Under 30	\$ 3.00	\$	\$
30, but less than 35	\$ 3.60	\$	\$
35, but less than 40	\$ 3.90	\$	\$
40, but less than 45	\$ 4.80	\$	\$
45, but less than 50	\$ 6.60	\$	\$
50, but less than 55	\$10.50	\$	\$
55, but less than 60	\$18.30	\$	\$
60, but less than 65	\$23.70	\$	\$
65, but less than 70	\$44.70	\$	\$
70, but less than 75	\$72.00	\$	\$

Q. During this open enrollment period, what amount of optional additional death benefits may I apply for?

A. The minimum additional death benefit amount is \$10,000, but you may request a larger amount. Additional amounts will be in \$10,000 increments. The maximum that you can request is the lesser of three times your annual salary basis (cash plus housing) or \$100,000. In determining the maximum, your regular death benefit provided by this Plan is not counted. However, a request for any amount over \$10,000 will be subject to a health review and a statement of health will be required.