

Church Pension Group Summary of Benefits

Short-Term Disability Insurance: Diocese of California

Group disability insurance offers income protection

Disability is often called the “forgotten risk,” as few employees think about how they would survive financially with no earned income. The impact of a disabling illness or injury, both financially and emotionally, is devastating.

While health insurance may cover most medical bills, daily living expenses such as rent or mortgage, car payments, and utilities continue. Short-term disability insurance provides partial income replacement if you are unable to work due to a qualifying illness or injury for periods ranging from a few days to several weeks.

Eligibility	All active, eligible employees of the Diocese of California working a minimum of 20 regularly scheduled hours per week.
Waiting Period	You are eligible on your date of hire.
Benefit	STD is employer-paid. If you become disabled (as defined in the plan) and remain disabled through the elimination period, the plan benefit pays 66.67% of your weekly earnings, less other deductible sources of income, such as state-mandated benefits and sick pay (see your certificate of coverage on www.cpg.org for details). The maximum weekly benefit is \$1,385.
Elimination Period	Benefits are payable after a period of 30 calendar days due to injury or sickness, including maternity. If you are hospitalized inpatient, benefits are payable from the first day.
Maximum Duration	Short-term disability benefits will end at either the end of the disability or the end of the 26 week period, whichever comes first.
Definition of Disability	You will be considered disabled if you are unable to perform the duties of your “own job.” Refer to your certificate of coverage on www.cpg.org for definitions of “own job” and “any job.”
Partial Disability Benefits	Partial disability benefits can be payable if your earnings are between 20% and 80% of your pre-disability earnings and can continue for a maximum of 30 days.
Successive Disability	If you become disabled for the same condition within 30 continuous days following your prior disability, your benefits will continue under the same claim. To qualify for the Successive Periods of Disability benefit, you must experience more than a 20% loss of Basic Weekly Earnings.
Maternity Guidelines	6 weeks for vaginal delivery and 8 weeks for a Cesarean delivery.

Online solutions to manage your benefits

MyLibertyConnection® offers secure access to online resources and tools to help you better understand and manage your benefits. The address is www.mylibertyconnection.com (Company Code: CPG-EE). You can:

- Report your disability claim
- Review claim payment information

This brochure is a general description of coverage and/or services offered. See your policy or service contract for actual terms and conditions. In the event of a conflict between the information contained in this document and the policy or service contract, the policy or service contract will govern. Group products and services are offered by Liberty Life Assurance Company of Boston, a Liberty Mutual company. Home Office: Boston, MA. 11/14