



Short Term Disability Coverage Highlights

Episcopal Church Pension Fund Group Short Term Disability Plan

Please read the following description of your First Unum Short Term Disability Insurance Plan

<i>Eligibility</i>	You are eligible for STD coverage if you are an active lay employee working a Minimum of 20 hours per week and are compensated.
<i>Effective Date</i>	Coverage will begin on your first day of employment or eligibility date.
<i>Guaranteed Issue</i>	If you enroll during your eligibility period, coverage is available to you without answering any medical questions or providing evidence of insurability. If you apply for coverage 60 days after your eligibility period, your coverage will be medically underwritten, and you will be required to qualify based on information you provide regarding your health history.
<i>Definition of Disability</i>	You are disabled when First Unum determines that: <ul style="list-style-type: none">- you are limited from performing the material and substantial duties of your regular occupation; and- you have a 20% or more loss of monthly earnings due to the same sickness or injury.
<i>Elimination Period</i>	The Elimination Period is the length of time of continuous disability due to an injury or sickness that must be satisfied before you are eligible to receive benefits. STD benefits would begin after 30 consecutive days of total or partial disability.
<i>Benefit Amount</i>	Benefits are equal to 70% of the employee's compensation up to a maximum of \$1,000 per week. If you are receiving salary continuation, your employer will receive the disability payments.
<i>Benefit Offsets</i>	Benefits are reduced by any amount received from Worker's Compensation or Similar provisions in the law, state disability benefits, Social Security benefits, a third party judgment, settlement or otherwise.
<i>Benefit Duration</i>	Benefits may pay up to 52 weeks.
<i>Taxation of Benefits</i>	If you pay the premium, the benefits are non-taxable income to you. If your employer pays the premium, the benefits are taxable.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from State to State. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or certificate differ from your policy, the policy will govern. (www.unum.com)