

# UNUM Long Term Disability & Life Insurance Plans

(½ time and above local pastors and Conference Lay Employees)

## Local Pastors Eligibility and Premium Payment

The Louisiana Conference Board of Pensions provides the funding for a Long Term Disability and Death Benefit to eligible active part-time local pastors who are serving ½ (one-half) time or above under Episcopal appointment to a local church or other conference responsible unit and who are not eligible for the Comprehensive Protection Plan. **To be eligible a local pastor must serve a consecutive twelve months in the requisite, eligible part-time capacity.**

## Conference Lay Employees Eligibility and Premium Payment

The Louisiana Annual Conference provides the funding for the a Long Term Disability and Death Benefit to eligible active full time lay employees of the Conference who have been employed for a consecutive twelve month in the requisite, eligible full-time capacity.

## Highlights of the Plan

Unum Life Insurance Company insures the plans, which provide the following benefits:

### Death Benefit

- \$25,000 payment for the death of primary active participant
- Survivor Grief and Financial Counseling provided by telephone to survivors at no-cost
- Waiver of Premium if the participant begins receiving disability benefits

### Disability Benefit

- Monthly disability income
  - Replacement equal to 60% of pre-disability compensation – subject to a maximum benefit of \$5,000 and an offset of Social Security disability income. Replacement income increase of up to 80% of pre-disability compensation if a claimant becomes incapable of two Activities of Daily Living.
  - There is a 90-day elimination period
  - The plan provides benefits for up to 24 months for claimants who cannot perform the customary duties of the “own occupation.” After 24 months of disability, the plan only provides benefits to claimants whose disability prevents them from engaging in “any occupation” for which they are reasonably qualified.
- A Return to Work Incentive
- Emotional health counseling for claimants and their families
- Travel assistance in certain instances.

## More Information

For further information, contact the Administrative Ministries Office at 225-346-1646 or the General Board of Pensions and Health Benefits at 1-800-851-2201.

Note: If there is any variation between what is stated here and what is in the plan documents, the plan documents control.