

**Benefits at a Glance for American Conference of Cantors
Group Policy # 159034
Effective Date January 1, 2015**



Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by you through monthly bank draft or credit card.

Eligibility

Definition of a Member

You are a member if you are a member of American Conference of Cantors, actively working at least 30 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on the date you become a member. You will need to provide acceptable evidence of good health if you elect coverage after initially becoming eligible, after the initial open enrollment period ending December 31, 2014.

Benefits

Monthly Benefit

60 percent of the following amounts of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Effective January 1, 2015, the first \$20,000	Effective January 1, 2018, the first \$23,153
Effective January 1, 2016, the first \$21,000	Effective January 1, 2019, the first \$24,310
Effective January 1, 2017, the first \$22,050	Effective January 1, 2020, the first \$25,526

Maximum Monthly Benefit

Effective January 1, 2015, the first \$12,000	Effective January 1, 2018, the first \$13,892
Effective January 1, 2016, the first \$12,600	Effective January 1, 2019, the first \$14,586
Effective January 1, 2017, the first \$13,230	Effective January 1, 2020, the first \$15,315

Minimum Monthly Benefit

\$100

Benefit Waiting Period

90 days

Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are payable, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of your own occupation and suffering a loss of at least 20 percent of predisability earnings when working in your own occupation.

After that, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of any occupation:

- That you are able to perform, due to education, training or experience,
- That is available at one or more locations in the national economy, and
- In which you can be expected to earn at least 60 percent of predisability earnings within 12 months of returning to work, regardless of whether you are working in that, or any other, occupation.

Maximum Benefit Period

If you become disabled before age 62 LTD benefits may continue until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is longest. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	To SSNRA, or 3 years 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Employee Assistance Program
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Return to Work Responsibility
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable

This information is only a brief description of the group LTD insurance policy sponsored by American Conference of Cantors. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and American Conference of Cantors may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.

What are the costs?

Voluntary Long-Term Disability Insurance

Coverage amounts are based on earnings. Your cost may change if your earnings change. Your cost will also change when you move into a new age category.

Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
ACC Admin Fee	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Cost	.162	.135	.162	.333	.522	.729	0.981	1.098	1.026	0.99
Calculation Rate	0.262	0.235	0.262	0.433	0.622	0.829	1.081	1.198	1.126	1.09

To calculate your monthly cost, please use the following formula(s):

$$\frac{\text{Your Annual Earnings (includes parsonage) Maximum= \$240,000}}{12} = \frac{\text{Your Monthly Earnings}}{100} = \text{_____} \times \frac{\text{Calculation Rate}}{\text{Rate}} = \$ \text{_____ Monthly Cost}$$