



Schedule of Benefits

The Church Benefits Board, Inc.

Effective: May 1, 2024



Navigating Life Together

Eligible Classes

Employees	All active, full-time Employees of the Employer who normally work at least 30 hours per week, and who are U.S.-based Employees on temporary assignment outside the U.S.
Dependents	Dependent Spouse or Dependent Children of Employee enrolled in Supplemental Life
Employee Contribution	Non-Contributory

Life Insurance On You

BENEFIT	BENEFIT AMOUNTS AND HIGHLIGHTS
Basic Life Insurance *	An amount equal to 4 times Your basic annual earnings, rounded to the next higher \$1,000.
Minimum Basic Life Benefit	\$10,000
Maximum Basic Life Benefit	\$500,000
Guaranteed Issue Amount	The Guaranteed Issue Amount for Basic Life Insurance is \$500,000. Any amount of Life Insurance in excess of the Guaranteed Issue Amount is subject to Evidence of Insurability.
Disability Provision	Waiver of Premium

***If You are age 65 and under age 70 on Your Effective Date of insurance, Your Life Insurance will be limited to 65% of the amount shown. If you are age 70 or older on Your Effective Date of insurance, Your Life Insurance will be limited to 50% of the amount shown. If You are under age 65 on Your Effective Date of insurance, Your Life Insurance will be reduced by 35% on the date You attain age 65 and 50% on the date you attain age 70.**

Life Insurance On Your Insured Dependents

BENEFIT	BENEFIT AMOUNTS AND HIGHLIGHTS
On Your Spouse	\$10,000
On each of Your Children	\$5,000
Guaranteed Issue Amount	Spouse: \$10,000 Children: \$5,000
	Any amount of Life Insurance in excess of the Guaranteed Issue Amount is subject to Evidence of Insurability.

Accidental Death And Dismemberment Insurance (AD&D) On You

BENEFIT	BENEFIT AMOUNTS AND HIGHLIGHTS
Basic AD&D Full Amount	An amount equal to Basic Life Insurance on You
Minimum Basic AD&D Benefit	\$10,000
Maximum Basic AD&D Benefit	\$500,000
Basic AD&D Additional Benefits	
Air Bag Benefit	Yes
Seat Belt Benefit	Yes
Repatriation Benefit	Yes
Rehabilitative Physical Therapy Benefit	Yes

Schedule Of Covered Losses For Basic AD&D Insurance On You (All amounts listed are stated as percentages of the Full Amount.)

COVERED LOSS	COVERED PERCENTAGE
Loss of life	100%
Loss of both arms and both feet	100%
Loss of a hand permanently severed at or above the wrist but below the elbow	50%
Loss of a foot permanently severed at or above the ankle but below the knee	50%
Loss of sight in both eyes	100%
Loss of sight in one eye	50%
	Loss of sight means permanent and uncorrectable loss of sight in the eye. Visual acuity must be 20/200 or worse in the eye or the field of vision must be less than 20 degrees.
Loss of any combination of hand, foot, or sight of one eye, as defined above	100%
Loss of the thumb and index finger of same hand	25%
	Loss of thumb and index finger of same hand means that the thumb and index finger are permanently severed through or above the third joint from the tip of the index finger and the second joint from the tip of the thumb.
Loss of speech and loss of hearing	100%
Loss of speech or loss of hearing	50%
	Loss of speech means the entire and irrecoverable loss of speech that continues for 6 consecutive months following the accidental injury. Loss of hearing means the entire and irrecoverable loss of hearing in both ears that continues for 6 consecutive months following the accidental injury.
Loss of hearing in one ear	25%
	Loss of hearing in one ear means the entire and irrecoverable loss of hearing in an ear that continues for 6 consecutive months following the accidental injury.
Coma	1% monthly, beginning on the 31st day of the Coma and for the duration of the Coma to a maximum of 60 months
	Coma means a state of deep and total unconsciousness from which the comatose person cannot be aroused. Such state must begin within 90 days of the accidental injury and continue for 30 consecutive days.

Long Term Disability Schedule

Eligible Class

Employees	All active, full-time Employees of the Employer who normally work at least 30 hours per week, and who are U.S.-based Employees on temporary assignment outside the U.S.
Employee Contribution	Non-Contributory

LTD Benefits

Disability Definition	24-Month own occupation, any occupation thereafter / Residual	
Monthly Benefit Percentage	60%	
Maximum Monthly Benefit	\$5,000	
Minimum Monthly Benefit	\$100	
Elimination Period	90 days	
Maximum Benefit Period	The later of: <ul style="list-style-type: none"> • Social Security Normal Retirement Age; or • The period shown below. 	
	<u>Age at Disability</u> Prior to age 60 Age 60 Age 61 Age 62 Age 63 Age 64 Age 65 Age 66 Age 67 Age 68 Age 69 Age 70 and over	<u>Max Benefit Period</u> To age 65 60 Months 48 Months 42 Months 36 Months 30 Months 24 Months 21 Months 18 Months 15 Months 12 Months None
Pre-Existing Exclusion	6 lookback / 12 treatment free / 24 continuous coverage	
Offsets	Primary & Family Government Social Plans and other offsets	
Mental Illness / Drug Addiction / Alcoholism	24-month limitation	
Waiver of Premium	Included	
Survivor Benefits	3-month lump	
Recurrent Disability	6 months	
Rehabilitation Incentives	Included	
ADDITIONAL BENEFITS:		
Single Sum Payment in the Event of Your Death	Yes	

Life Insurance: Exclusions

We will not pay benefits for any loss caused or contributed to by:

1. suicide or any attempt thereat within two years of the Effective Date of such coverage under the Group Policy;
2. the commission of or attempt to commit a felony;
3. the participation in a riot or insurrection;
4. declared or undeclared war, or any act of declared or undeclared war;
5. any nuclear reaction or release of nuclear energy. This includes the radioactive, toxic, explosive or other hazardous or contaminating properties of radioactive matter; or
6. the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical or biological agent.

Accidental Death And Dismemberment Insurance: Exclusions

We will not pay benefits under this section for any loss caused or contributed to by:

1. physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;
2. infection, other than infection occurring in an external accidental wound;
3. suicide or attempted suicide;
4. intentionally self-inflicted injury;
5. service in the armed forces of any country or international authority.
 - a) However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training.
 - b) For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;
6. any incident related to:
 - a) travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger;
 - b) travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight;
 - c) parachuting or otherwise exiting from an aircraft while such aircraft is in flight except for self-preservation;
 - d) travel in an aircraft or device used:
 - i. for testing or experimental purposes;
 - ii. by or for any military authority; or
 - iii. for travel or designed for travel beyond the earth's atmosphere;
7. committing or attempting to commit a felony;
8. the voluntary intake or use by any means of:
 - a) any drug, medication or sedative, unless it is:
 - i. taken or used as prescribed by a Physician, or
 - ii. an "over the counter" drug, medication or sedative taken as directed;
 - b) alcohol in combination with any drug, medication, or sedative; or
 - c) poison, gas, or fumes; or
9. war, whether declared or undeclared; or an act of war, insurrection, rebellion, riot; or
10. any nuclear reaction or release of nuclear energy. This includes the radioactive, toxic, explosive or other hazardous or contaminating properties of radioactive matter;
11. the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical or biological agent.

Disability Income Insurance: Exclusions

We will not pay benefits under this section for any loss caused or contributed to by:

1. war, whether declared or undeclared, or act of war, insurrection, rebellion;
2. active participation in a riot;
3. intentionally self-inflicted injury;
4. You doing any work for pay or profit for another employer;
5. not being under the regular care of a Physician;
6. attempted suicide;
7. commission of or attempt to commit a felony;
8. any nuclear reaction or release of nuclear energy. This includes the radioactive, toxic, explosive or other hazardous or contaminating properties of radioactive matter;
9. the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical or biological agent; or
10. maternity, except for complications.

DISCLAIMER

This schedule of benefits is intended as a guideline and does not modify in any manner the terms and conditions specified in the policy document. In case of discrepancy between this document and the actual policy contract, the terms and conditions of the policy contract shall prevail. It should always be used in conjunction with the actual policy contract.