

Church Benefits Board

Group Life, STD, LTD and AD&D Insurance

Additional Coverage | No Additional Cost

NEW! MAY 1, 2026 Church Benefits Board is adding Short-Term Disability (STD) into our existing Group Life, LTD and AD&D insurance bundle - at no additional cost to employers. The rate churches pay for this staff benefit stays the same at only 2% of the employee's total compensation. Beginning May 1, the bundle will include the following coverage:



Life Insurance

4x employee's compensation
(up to \$500K)



Dependent Life

\$10k for spouse and
\$5k for children (under age 26)



Short-Term Disability

60% of weekly earnings



Long-Term Disability

60% of monthly earnings



Accidental Death & Dismemberment

Determined upon type of loss.

What is Short-Term Disability?

STD coverage replaces a portion of your income if you are unable to work due to a qualifying medical condition, such as surgery, illness, or delivery of a baby.

What benefits does the additional coverage provide?

STD coverage begins on day 15, after the 14-day waiting period. It provides income replacement during recovery – 60% of your weekly covered earnings for up to 11 weeks (a maximum of \$1,200/week). STD closes the gap before Long-Term Disability coverage begins.



Short-Term Disability

COVERS THE GAP



Peace of mind from day 15 to day 90.

Using Short-Term Disability for Maternity Leave

At Church Benefits Board (CBB), we believe churches should be able to care for their staff while stewarding resources wisely. Our Short-Term Disability (STD) benefit helps churches provide meaningful paid maternity leave for female employees who give birth to a child.

Helping Churches provide Maternity Leave

By utilizing CBB's Short-Term Disability coverage, churches can offer longer paid maternity leave without absorbing 100% of the employee's salary. Churches may choose to update existing maternity leave policies to provide the other 40% of the employee's salary for 12 weeks, or if the church does not have a maternity leave policy, employees may coordinate with their employers to utilize accrued PTO in the form of sick or vacation leave after the birth of their baby.

Maternity Leave Scenarios:

- 1** An employee delivers her baby. After the 14-day waiting period, benefits begin on day 15, providing up to 11 consecutive weeks of income replacement.
- 2** An employee is prescribed bed rest due to a medical condition for 2 weeks prior to baby being born. The 14-day waiting period begins when the employee has to discontinue working full-time due to the conditions of the pregnancy. The employee may receive up to 11 consecutive weeks of benefits.

Frequently Asked Questions

Does the employer need to do anything to add this benefit to the existing policy?

- No. If an employee is already enrolled in CBB's Group Life, LTD and AD&D benefit, the STD coverage is automatically added to your employee's existing policy.

How many weeks does the STD policy cover?

- The STD benefit has a 14-day waiting period and then will be paid to the employee for a maximum of 11 consecutive weeks.

Is a doctor's medical diagnosis necessary?

- Yes. To qualify for coverage, a doctor must provide notes explaining the injury, illness, reason for bed rest, or confirming delivery.

Can an employee use this benefit even if they are already pregnant?

- Yes. There is no pre-existing condition or look back.

Can we enroll only in the Short-Term Disability coverage?

- No. The coverages are bundled together and cannot be paid for separately.

Who do I call if I need to submit a STD claim?

- Contact the CBB team and they will walk you through the claims process.



churchbenefits.org/life-insurance