



AN ALERA GROUP COMPANY

The Anglican Diocese of South Carolina provides its Clergy with a comprehensive employee benefits package.

Below is a summary outlining your Life & Disability benefits with Mutual of Omaha

Life Insurance and Accidental Death & Dismemberment Insurance (AD&D)

Group Term Life & AD&D Insurance in the amount of **\$200,000** at *no cost to you*.

Your designated beneficiary(ies) would receive an additional \$200,000, if your death was a result of an accident. This Term Life policy reduces as you age. The \$200,000 will reduce by 35% at age 65, and 15% further at age 70. In the event you incur a terminal condition, you, your spouse or legal representative may submit a written request to advance 50% of your current life benefit, while you are still living.

Disability Insurance

Short Term Disability (STDI) – at *no cost to you*, through salary gross-up contributions
30 Day Elimination Period. 9 weeks Duration. **60% of Salary to \$2,000 per week.**
If you are still disabled, your STDI rolls into the LTD benefit

Long Term Disability – at *no cost to you*, through salary gross-up contributions
90 Day Elimination Period. SSNRA Duration. **60% of Salary to \$7,500 per month.**

Voluntary Life & AD&D Insurance

Employee – additional Insurance 100% paid by you, through salary contributions
Up to \$300,000 or 5x annual salary in increments of \$10,000
Guaranteed up to **\$80,000 without Evidence of Insurability (health questionnaire)**
Amounts over \$80,000 require EOI for Mutual of Omaha to approve or deny

Spouse – if you enroll in at least \$10,000 of Vol Life on yourself, you may elect to insure your spouse up to \$50,000 in increments of \$5,000
Guaranteed up to **\$25,000 without Evidence of Insurability (health questionnaire)**

Dependent Child(ren) – if you enroll in at least \$10,000 of Vol Life on yourself, you may elect to insure your child(ren) for up to \$10,000
You can insure ALL of your children for just ONE monthly payment

For more information like pricing, full benefit summary and/or claims questions:

Contact Human Resources or your Dedicated Client Service Advocate, Nevil McDowell with Forum Benefits at **864-233-1101** -or- care@forumbenefits.com

This information is meant as a summary only. Please review full contracts for included benefits, limitations & exclusions.