## Global Methodist Church

# Term Life and Accident Plans

Effective January 1, 2026

| Employee Term Life and Accidental Death & Dismemberment (AD&D) | |
|---|---|
| **Employer Paid** | |
| Term Life Coverage Amount | $50,000* |
| AD&D Coverage Amount | $50,000* |

| Employee Optional Term Life | |
|---|---|
| **Employee Paid** | |
| Coverage Amount | Guaranteed issue is available in flat amounts from $10,000 to $50,000 during initial 31-day eligibility period. A flat amount of $100,000 or one to eight times annual salary are also available with *Evidence of Good Health Application*. |
| Coverage Maximum | Lesser of eight times salary or $750,000* |
| **See Monthly Optional Term Life rates below.** | |

| Spouse Term Life | |
|---|---|
| **Employer Paid - No Evidence of Good Health is required.** | |
| Coverage Amount | $15,000 |

| Spouse Optional Term Life | |
|---|---|
| **Employee Paid** | |
| Coverage Amount | May select up to 50% of the employee's total life coverage. Must be in a $5,000 increment. |
| **See Monthly Optional Term Life rates below.** | |
| *Evidence of Good Health Application* is required. | |

**Monthly Optional Term Life Rates**

| Age | Rate per $1,000 |
|---|---|
| 24 & under | $0.04 |
| 25 - 29 | $0.05 |
| 30-34 | $0.06 |
| 35-39 | $0.10 |
| 40-44 | $0.15 |
| 45-49 | $0.25 |
| 50-54 | $0.43 |
| 55-59 | $0.65 |
| 60-64 | $1.03 |
| 65+ | $2.25 |

*Employee Term Life, Employee Optional Term Life, Employee AD&D and Employee Supplemental AD&D benefit amounts reduce at age 65 for active employees to 65% of current amount but will not reduce below $20,000 of coverage.

| Child Life | |
|---|---|
| **Employer Paid** | |
| Coverage Amount | $10,000 per child |
| Guaranteed issue is available at initial eligibility; coverage continues to age 26. Application after initial eligibility requires *Evidence of Good Health Application*. | |

| Employee Supplemental AD&D | |
|---|---|
| **Employee Paid** | |
| Pays you or your beneficiary if you die or suffer a specified loss (e.g., eyesight, speech, hearing, hand or foot) in an accident | |
| **Available Coverage Amounts** | $25,000 increments up to a maximum of $500,000* |
| Rate: $0.025 per $1,000 per month | |
| Participation in the Employee Term Life Plan is not required. Evidence of Good Health is not required for accident plans. | |

| Spouse Supplemental AD&D |
|---|
| **Employee Paid** |
| Pays you or your beneficiary if you die or suffer a specified loss (e.g., eyesight, speech, hearing, hand or foot) in an accident |
| Spouse can be covered at 50% of the employee's supplemental AD&D coverage. |
| Rate: $0.025 per $1,000 per month |
| Participation in the Employee Term Life Plan is not required. Evidence of Good Health is not required for accident plans. |

The above amounts of coverage are not available for term life and accident coverage to participants working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

*Employee Term Life, Employee Optional Term Life, Employee AD&D and Employee Supplemental AD&D benefit amounts reduce at age 65 for active employees to 65% of current amount but will not reduce below $20,000 of coverage.

## Additional Benefits

**Life Planning Financial and Legal Resources**
Financial, legal and grief support in the event of a death or diagnosis of a terminal illness.

**Accelerated Benefits**
Allows terminally ill participants with a life expectancy of 12 months or less to receive up to 75% of the death benefit ($250,000 maximum) prior to death.

**Portability or Conversion of Coverage**
Employees and their dependents can continue coverage if employment is terminated, or they otherwise lose eligibility.

**Add Children Without Underwriting**
No underwriting is required to add a dependent child within 60 days of the child's birth, adoption or placement for adoption.

**Additional AD&D Benefits**
AD&D plan pays additional death benefits if you die traveling more than 100 miles from home while properly wearing a seatbelt or when protected by an airbag. The plan also pays an additional education benefit to each of your qualified, college-age dependents if you die.

## Global Methodist Church

# Disability Plan

Effective January 1, 2026

| | Long-Term Disability Plan[1] | Premier |
|---|---|---|
| IN-NETWORK | Elimination period | 90 days |
| | Benefit percentage | Up to 60% of monthly earnings |
| | Maximum monthly benefit | $15,000 per month |
| | Definition of disability | 3 years own occupation |
| | Social Security integration | Self |
| | Self-reported mental/nervous limitation | 24 months |
| | Rehabilitation & Return to Work Program | Included |
| | Maximum benefit period | ADEA II |

For more information regarding the Age Discrimination Employment Act (ADEA), please visit our Disability FAQs.

[1]Long-term disability plans are not available to participants working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

## Monthly Rate

### Long-term Disability

Monthly rate per $100 of monthly salary amount $0.49

### Maximum Benefit Period

This is the length of time benefits are paid while the employee is disabled and depends on employee's age at the time disability begins. GuideStone® offers a plan with a maximum benefit period option: the Social Security Normal Retirement Age* (SSNRA) (shown below).

| | Age At Disability | Maximum Period of Payment |
|---|---|---|
| SS ADEA | Less than 62 | To SSNRA* |
| | 63 | 60 months |
| | 64 | 48 months |
| | 65 | 36 months |
| | 66 | 30 months |
| | 67 | 24 months |
| | 68 | 18 months |
| | 69 and over | 12 months |

*The full retirement age is 66 if you were born from 1943 to 1954. The full retirement age increases gradually if you were born from 1955 to 1960 until it reaches 67. For anyone born 1960 or later, full retirement benefits are payable at age 67.

## Additional Benefits

These valuable programs are included at no additional cost with your disability plan.

### Assist America®

24-hour network of emergency medical and legal resources offering worldwide emergency assistance to active employees and their families who are traveling.

### Survivor Benefits

If you die after receiving benefits for 180 or more consecutive days, your survivor receives a lump sum payment of three times your last month's gross disability benefit.

### Rehabilitation and Return-to-Work Program

To encourage individuals to return to work as soon as they become physically able, individuals receive an additional benefit for participation in a rehabilitation program.

### Unum® Work/Life Balance

Through Unum's work/life balance services, employees will have access to live, one-on-one support, along with resources to help with family, health, life, money, work and legal issues. (Benefit available only for long-term disability.)