

# DISABILITY PLANS

One in four workers will become disabled before retirement – most by a disability caused by a common illness like joint pain, cancer and chronic diseases. Having disability insurance allows your employees to protect their most valuable financial asset – their paycheck.

Effective January 1, 2022

| Long-Term Disability Plans <sup>1</sup> |   | Economy                       | Choice                        | Premier                       |
|---|---|-------------------------------|-------------------------------|-------------------------------|
| In-network                              | Elimination period                      | 180 days                      | 90 days                       | 90 days                       |
|   | Benefit percentage                      | Up to 60% of monthly earnings | Up to 60% of monthly earnings | Up to 60% of monthly earnings |
|   | Maximum monthly benefit                 | \$7,500 per month             | \$15,000 per month            | \$15,000 per month            |
|   | Definition of disability                | 2 years own occupation        | 2 years own occupation        | 3 years own occupation        |
|   | Social Security integration             | Family                        | Family                        | Self                          |
|   | Self-reported mental/nervous limitation | 12 months                     | 12 months                     | 24 months                     |
|   | Rehabilitation & Return to Work Program | Included                      | Included                      | Included                      |
|   | Maximum benefit period                  | ADEA I                        | ADEA I                        | ADEA II                       |

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

| Short-Term Disability Plans <sup>2</sup> |                          | Economy <sup>3</sup>   | Choice  | Premier   |
|--|--------------------------|--|---|---|
| In-network                               | Elimination period       | 14 days  | 7 days  | 7 days  |
|  | Benefit percentage       | Up to 60% of weekly earnings   | Up to 60% of weekly earnings  | Up to 60% of weekly earnings  |
|  | Maximum benefit period   | 24 weeks   | 12 weeks  | 12 weeks  |
|  | Minimum weekly benefit   | \$25 per week  | \$25 per week   | \$25 per week   |
|  | Maximum weekly benefit   | \$500 per week   | \$500 per week  | \$500 per week  |
|  | Definition of disability | Any sickness or injury that prevents active work for more than 14 days | Any sickness or injury that prevents active work for more than 7 days | Any sickness or injury that prevents active work for more than 7 days |

<sup>1</sup>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.

<sup>2</sup>Short-term disability plans are only available within the United States.

<sup>3</sup>The Economy Short Term Disability Plan has a longer benefit period than the Choice and Premier Short Term Disability plans to provide benefits throughout the longer elimination period under the Economy Long Term Disability Plan.

# MONTHLY RATES

Effective January 1, 2022

## Long-term Disability

Monthly rates per \$100 of monthly salary amount

| Age          | Economy Long Term Disability Plan | Choice Long Term Disability Plan | Premier Long Term Disability Plan |
|--------------|-----------------------------------|----------------------------------|-----------------------------------|
| 34 and under | \$0.25                            | \$0.30                           | \$0.32                            |
| 35-39        | \$0.32                            | \$0.38                           | \$0.40                            |
| 40-44        | \$0.41                            | \$0.50                           | \$0.51                            |
| 45-49        | \$0.54                            | \$0.64                           | \$0.68                            |
| 50-54        | \$0.64                            | \$0.77                           | \$0.80                            |
| 55-59        | \$0.72                            | \$0.85                           | \$0.90                            |
| 60+          | \$0.50                            | \$0.58                           | \$0.60                            |

## Short-term Disability

| Economy | Choice  | Premier |
|---------|---------|---------|
| \$15.55 | \$11.29 | \$11.29 |

## 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 makes available plans with two maximum benefit period options, the ADEA I and ADEA II (shown below).

| Age At Disability | Maximum Period of Payment           |
|-------------------|-------------------------------------|
| Less than 60      | To age 65, but no less than 5 years |
| 60                | 60 months                           |
| 61                | 48 months                           |
| 62                | 42 months                           |
| 63                | 36 months                           |
| 64                | 30 months                           |
| 65                | 24 months                           |
| 66                | 21 months                           |
| 67                | 18 months                           |
| 68                | 15 months                           |
| 69 and over       | 12 months                           |

| Age At Disability | Maximum Period of Payment    |
|-------------------|------------------------------|
| Less than 60      | Greater of age 65 or 5 years |
| 60 to 64          | 5 years                      |
| 65 to 69          | Greater of age 70 or 1 year  |
| 70 and over       | 1 year                       |

## ADDITIONAL BENEFITS

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

### 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.)