

For Group Plans

DISABILITY PLANS

One in four workers will become disabled before retirement⁴ — most by a disability caused by a common illness like joint pain, cancer and chronic diseases. Having disability coverage allows your employees to protect their most valuable financial asset — their paycheck.

Effective January 1, 2025

Long-Term Disability Plans ¹	Economy ³	Choice	Premier
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	Social Security Normal Retirement Age (SSNRA)*

*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 age 67. For anyone born 1960 or later, full retirement benefits are payable at age 67.

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

Effective January 1, 2025

Short-Term Disability Plans ²	Economy ³	Choice	Premier
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	\$1,000 per week	\$1,000 per week	\$1,000 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

¹Long-term disability plans are not available to members 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.

²Short-term disability plans are only available within the United States.

³The 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.

⁴[CDC.gov/ncbddd/disabilityandhealth/infographic-disability-impacts-all.html](https://www.cdc.gov/ncbddd/disabilityandhealth/infographic-disability-impacts-all.html)

For Group Plans

MONTHLY RATES

Long-term Disability

Monthly rates per \$100 of monthly salary amount

Effective January 1, 2025

Age	Economy Long Term Disability Plan	Choice Long Term Disability Plan	Premier Long Term Disability Plan
29 & under	\$0.05	\$0.06	\$0.07
30–39	\$0.09	\$0.13	\$0.14
40–44	\$0.14	\$0.19	\$0.22
45–49	\$0.22	\$0.32	\$0.37
50–54	\$0.35	\$0.51	\$0.60
55–59	\$0.50	\$0.74	\$0.86
60+	\$0.61	\$0.89	\$1.03

Short-term Disability

Economy Short Term Disability Plan	Choice Short Term Disability Plan	Premier Short Term Disability Plan
\$21.92	\$16.17	\$16.17

Maximum Benefit Period

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

ADEA I	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

SSNRA	Age At Disability	Maximum Period of Payment
	Less than 62	To SSNRA*
	62	60 months
	63	48 months
	64	42 months
	65	36 months
	66	30 months
	67	24 months
	68	18 months
	69 and over	12 months

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.)

*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.

