

Supplemental Group Life Insurance At-A-Glance



CHURCH LIFE INSURANCE CORPORATION

445 Fifth Avenue
New York, NY 10016
(866) 802-6333

Supplemental Group Life Insurance can help meet your family's insurance gap. It's a voluntary benefit, and you, the employee, pay 100% of the premium. Coverage is offered at group rates and is portable.

What is Supplemental Group Life Insurance?

Supplemental Group Life Insurance is life insurance over and above the basic group life insurance that is currently offered to you through your employer. Coverage is available for purchase to age 64. Because Supplemental Life Insurance is a term policy, it is generally considered the most economical type of life insurance protection available today.

What happens when the "term" of the policy is over?

Coverage reduces by 50% at age 65 and terminates at age 70. When you reach that age, the policy ends with no value. However, during the time your policy is in full force, you may convert all or part of your term insurance coverage to our permanent Whole Life Insurance policy without interruption in coverage or a medical review.

Plan Features

Portable Coverage

If you leave employment with the Episcopal Church prior to age 70, you can keep your supplemental term policy if you apply within 45 days from the date of notification. Premiums are based on your age and the rates in effect at that time. There is no underwriting or interruption in coverage.

Convertible Coverage

You have the ability to convert your terminated (or reduced) supplemental group life policy to a permanent Whole Life Insurance policy if you apply within 45 days from the date of notification. There is no underwriting or interruption of coverage. Premiums will be based on individual whole life rate in effect at the time of conversion.

Living Benefit

Under the "living benefit payment," you can choose to receive your benefits prior to your death in the event you are diagnosed with a terminal illness.

Waiver of Premium

If you become totally and completely disabled for at least 6 consecutive months prior to your 60th birthday, Church Life agrees to waive the payment of your life insurance premium to age 65 or until you are no longer deemed disabled.

QUESTIONS?

Contact our customer engagement center at (866) 802-6333, Monday – Friday 8:30AM – 7:00PM ET (excluding holidays) or email us at churchlife@cpg.org.

Guaranteed coverage is offered only to individuals applying for Church Life supplemental coverage who are (1) new hires enrolled in Church Life Group Life insurance within 60 days of date of hire, or (2) members of new groups participating in the Church Life Group Life policy. In both instances, the applicant must respond within 31 days of a supplemental life offer from Church Life to be eligible to receive guaranteed coverage.

Individuals currently insured under Church Life's supplemental life coverage are not eligible to receive additional guaranteed coverage

Supplemental Group Life insurance is annually renewable term insurance to age 70 and is underwritten and issued by Church Life Insurance Corporation as Policy Form No. Form CLIC/PF96A 8/04 which contains exclusions, limitations, reductions and conditions for keeping it in force. Product available to eligible individuals as defined under the group policy. Church Life Insurance Corporation is a member of the Church Pension Group. Home office: 445 Fifth Avenue, New York, NY 10016. Products and features may not be available in all states.

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