



“From Where I Sit ...”

Steps to File a (Short-term) Disability Claim!

In addition to Retirement Benefits and Life Insurance, the CME Retirement Plan also provides to active participants group short-term disability income insurance with a maximum duration of 13-weeks and a maximum weekly payment amount of \$250. Although participants who have retired may be included in the CME Retiree Insurance Plan, they are not eligible to receive disability income through this CME Disability Plan even if temporarily employed as a “Supply Pastor.”

Evidence of the weekly disability amount is found on the last line of the participant’s semi-annual statement. The weekly amount is established each year in December and represents 60% of the participants weekly salary (up to \$250) as evidenced by the latest contribution paid into the Plan.



If a participant believes she or he is entitled to disability benefits either by way of “sickness” or “injury”, the process begins by contacting our TPA (*Third Party Administrator*) Plan Administration Management at (901) 345-9730 to request a claim form.

After the claim form has been completed, it should be returned to Plan Administration Management. The claim form package should also include a doctor’s statement. **As with the Life Insurance claim form, the disability income claim form should NOT be sent directly to the insurance company!** When sent directly to the insurance company, our offices are no longer permitted to assist in the settlement of the claim. Bypassing our offices in such a manner generally causes an undue and unnecessary delay in the claim process.

The Disability Plan includes a 14-day elimination period for sickness or for injury claims which represents the time period during which the Company will NOT make any payments. If the disability continues beyond the 14-day elimination period, the 13-weeks of payments will begin and continue during that period or until the sickness or injury is abated.

This article represents general highlights of this Plan. For more information, you may refer to the “**Disability Income Insurance: Short Term Benefits**” booklet found on the website of the General Board of Personnel Services where other benefits and explanations are also included.

Finally, this Disability Income Insurance Plan provides a “living” benefit to Plan participants and has been utilized by hundreds of participants over the 18 years of my tenure. Additionally, this program has also been “grandfathered” into our Retirement Plan and joins our group Life Insurance Plan as one of our denomination’s most important offerings. *Or at least that’s the way it looks to me ...*

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(Copies of earlier articles may be found on the
Personnel Services Webpage of the CME Website at www.thecmechurch.org)