

Disability Benefits

The Board of Pensions administers the Benefits Plan of the Presbyterian Church (U.S.A.), offering retirement, healthcare, death, and disability benefits to qualifying members. The Board also provides financial and vocational grants through the Assistance Program.

Summary

The Benefits Plan provides monthly income and continued benefits to help support plan members who have become unable to work as a result of disability.

Eligibility

In general, the disability provisions of the Benefits Plan protect eligible members when

- they are in active service with an eligible employer, their employer is remitting dues for death and disability coverage on their behalf, and their dues are current;

OR

- they are actively participating in the Benefits Plan on transitional participation coverage (i.e., they are certified by the presbytery as temporarily unemployed while seeking a new position within the Presbyterian Church (U.S.A.) or they are on an approved leave of absence), they are remitting dues for death and disability coverage, and their dues are current.

The employer (or, in the case of transitional participation, the member) continues making the dues payments for the member during the first 90 days of his or her disability.

Disability Benefits

The monthly disability benefit is based on 60 percent of the greater of either the member's effective salary (up to a maximum covered salary of \$100,000) or the applicable median salary at the time of the disability, prorated for part-time employment.

The initial disability benefit will not exceed 100 percent of the member's effective salary at the time of disability. Benefit payments begin on the 91st day of total disability or, if later, the day after the employer has ended the employee's salary. Disability benefits will be reduced by disability payments the member receives from other sources, such as workers' compensation and Social Security, or an imputed benefit if the member has opted out of Social Security. Medical, death, and supplemental death benefits coverage in effect at the time of disability continue during disability, subject to the Benefits Plan rules

governing eligibility, duration, and cost. A copy of the Benefits Plan is available on pensions.org, or by calling 800-773-7752 (800-PRESPLAN).

A member may also continue to accrue pension credits if participating in the Pension Plan immediately before disability. In addition, if a member was enrolled in the optional Dental Plan before becoming disabled, he or she may continue participating in the plan, but must pay the cost of this coverage.

Continued eligibility for a disability benefit depends on the member

- being deemed disabled by the Board of Pensions;
- complying with prescribed medical treatment; and
- participating in vocational rehabilitation when required.

Benefits end when the Board determines that a member is no longer disabled, fails to comply with plan requirements, returns to work, or reaches maximum benefit eligibility age.

Please see *Disability Benefits* (DSB-100) for details.

Optional Supplemental Disability Coverage

Members earning at least \$110,000 annually may apply for additional benefits to replace 60 percent of effective salary above \$100,000. The coverage is offered in increments of \$10,000 of protected covered salary, up to the maximum pension participation basis, and may be paid for by the member or the employer.

Eligible members automatically receive information on this benefit.

This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit pensions.org or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.

If a member becomes disabled during the first 12 months of participation in the Death and Disability Plan, and their disability is due to an illness or injury diagnosed or treated during the 12 months immediately preceding their plan participation, no benefits are payable and all other coverage (medical, pension, death, supplemental death, dental, and supplemental disability) also terminates.