

Affiliated Benefits Program Disability Benefits

The Benefits Plan provides monthly payments to help support Plan members who have become unable to work as a result of disability.

A Cost

Your employing church or organization pays your death and disability benefits dues. The combined dues for death and disability benefits are the greater of:

- 3.5% of your effective salary, subject to a maximum set by the Board of Directors, or
- 3.5% of the minimum Pension Participation Basis (based on the churchwide median salary for pastors serving churches).

B Definition of Disability

To qualify to receive disability benefits income, you must

- be unable to perform your regular work or comparably paying work during the first 24 months of your disability due to sickness or injury
- be unable to do any type of work for which you are fitted by education, training, or experience after the first 24 months of your disability due to sickness or injury.

C Disability Benefit

The monthly Disability Benefit is based on 60% of the greater of either your effective salary (up to a maximum covered salary of \$90,000) or the median salary for your employment classification at the time of the disability, pro-rated for part-time employment. The initial Disability Benefit will not exceed 100% of your effective salary at the time of your disability. Benefit payments begin on the 91st day of total disability, or, if later, the day after the employer has ended your salary. Benefits are not payable if the disability resulted from a medical condition that you were diagnosed with or sought treatment for in the 12 months immediately preceding your enrollment in the Disability Plan. Your Disability Benefit may be reduced by disability payments you receive 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 continues during disability without further dues payments by you or your employing organization.

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 a member is no longer deemed disabled, fails to comply with plan requirements, returns to work, or reaches maximum benefit eligibility age. Please see the Disability Benefits booklet for details.

D Optional Supplemental Disability Benefit

Members earning at least \$100,000 may subscribe for additional benefits to replace 60% of their effective salary over \$90,000. The benefit 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 employing organization.

Eligible members automatically receive information on this benefit.

E Enrollment

Your employing church or organization decides whether to offer death and disability benefits. If offered, coverage begins on the same effective date as medical coverage. If an organization determines after its initial enrollment that it would like to provide death and disability coverage to its employees, the employer must wait until the organization's anniversary date of joining the Affiliated Benefits Program or join during the employer's pre-determined open enrollment period.

If any discrepancy exists between this product sheet and the official Benefits Plan document, the official Plan document governs. Visit the Web site at Pensions.org or call the Board of Pensions at 800-773-7752 (800-PRESPLAN) for a copy of this official document.