

Disability Benefits

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 you when either:

- you are in active service with an eligible employing organization, your employer is remitting dues for death and disability coverage on your behalf, and your dues are current
- OR
- you are actively participating in the Benefits Plan on the transitional participation basis (i.e., you are certified by the presbytery or your last employer as temporarily unemployed while seeking a new position within the Presbyterian Church (U.S.A.) or you are on an approved leave of absence), you are remitting dues for death and disability coverage, and your dues are current

Disability Benefits

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. 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.

You may also continue to accrue pension credits if you were participating in the Pension Plan immediately before disability. In addition, if you were enrolled in the Optional Dental Program before becoming disabled, you can continue participating in the program, but you 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
- 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.

Note: If you become disabled during the first 12 months of participation in the Disability Plan and your disability is due to an illness or injury diagnosed or treated during the 12 months immediately preceding your plan participation, no benefits are payable and all other coverage (pension, death and supplemental death, optional dental, and supplemental disability) also terminates.

Optional Supplemental Disability Benefits

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.

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