



THE BOARD OF PENSIONS
OF THE PRESBYTERIAN CHURCH (U.S.A.)

Guide to Your Disability Benefits

THE BENEFITS PLAN
OF THE PRESBYTERIAN CHURCH (U.S.A.)



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-PRESPLAN (800-773-7752) (TTY: 711) for a copy of the plan document.

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Disability Benefits

Disability benefits can provide financial protection through a source of income and continued benefits if you become disabled and are unable to work. These benefits are provided through the Death and Disability Plan which is part of the Benefits Plan of the Presbyterian Church (U.S.A.). The Death and Disability plan is a self-funded plan administered by the Board of Pensions. The Board partners with Lincoln Financial Group for medical case management of all disability claims but retains sole discretion and responsibility for all plan decisions and final appeals.

If you are an installed pastor, you must be enrolled in Pastor's Participation which includes disability benefits coverage through the Death and Disability Plan. Otherwise, you may participate in the Death and Disability Plan at your employer's discretion (see Eligibility).

Death and Disability Plan participation is always non-contributory. This means that you do not contribute toward the cost of coverage; the entire cost is funded through dues paid by employers and investment earnings.

If you participate in the Death and Disability Plan and your effective salary is above the maximum disability basis of \$110,000, you may enroll for supplemental disability benefits coverage, if your employer offers it. You may be asked to pay for or share in the cost. The disability definition, requirements, and most of the administrative procedures that apply to the disability benefits of the Benefits Plan also apply to this supplemental coverage.

Medical, pension, death, supplemental death, supplemental disability, dental, and vision eyewear coverage offered through the Board of Pensions and in effect at the time of disability may continue during disability under the Death and Disability Plan. Benefits eligibility, duration, and cost (if any) are described in the Benefits Plan, a copy of which is available on pensions.org or by calling 800-PRESPLAN (800-773-7752) (TTY: 711).

Eligibility and Enrollment

If you are a minister serving in an installed position, your employer must enroll you in Pastor's Participation, which automatically includes disability benefits coverage through the Death and Disability Plan.

If you are a minister enrolled in the Minister's Choice benefits package, you are automatically enrolled in disability benefits coverage through the Death and Disability Plan.

Otherwise, if you are an active employee or if you are in transitional participation, you are eligible for disability benefits coverage when your employer enrolls you. In addition

- You must be scheduled to work for 20 or more hours a week.
- Your employer's dues for this coverage must be current.

If you are eligible for this coverage, your employer will enroll you; you do not need to take any action.

If you are covered under this plan and your effective salary is at least \$120,000, you may apply for supplemental disability benefits coverage, if your employer offers it.

WHEN COVERAGE BEGINS

Disability benefits coverage through the Death and Disability Plan begins when your employer enrolls you; you must satisfy any waiting periods that your employer requires before coverage takes effect. Coverage is delayed when you are not able to perform your regular work or daily responsibilities due to health-related reasons on the date coverage would otherwise begin.

Disability related to pre-existing conditions diagnosed or treated during the 12 months immediately before joining this plan is not covered. Disability benefits coverage ends when your employment with a PC(USA) employer ends.

COST

The cost of disability benefits coverage through the Death and Disability Plan coverage is fully paid by your employer. If your employer offers supplemental disability benefits coverage, and you enroll for it, you may be asked to pay for, or share in its cost.

Disability Benefits at a Glance

Type of plan	Disability income protection program
Eligibility	If you are a minister in Pastor's Participation or Minister's Choice, you are automatically enrolled. If you are a minister or active employee who is not enrolled in Pastor's Participation or Minister's Choice, your employer will enroll you if you are scheduled to work 20 or more hours weekly, and other employees in your benefit group are enrolled.
Waiting period	90 days; you are not permitted to work during this time
Payments begin	91st consecutive day of disability or the day after your salary or severance ends
Benefit	Based on 60% of whichever is more: (1) your effective salary (excluding the amount above maximum covered salary), or (2) the applicable median salary (pro-rated for part-time) when you become disabled; initial disability benefit cannot exceed your effective salary before disability
Other benefits	Medical, pension, death, supplemental death, supplemental disability, dental, and vision eyewear coverage offered through the Board and in effect at time of disability may continue. Medical coverage continues for you until age 65 and for eligible family members for three years or until you turn 65, whichever is earlier. You continue to pay medical contributions set by your employer. Benefits eligibility, duration, and cost (if any) are described in the Benefits Plan, available on pensions.org.
Benefit offsets	Other income replacement sources, including: <ul style="list-style-type: none"> • disability income from Social Security • retirement income from Social Security • workers' compensation • income from employment during disability • veterans' and other governmental programs • most disability benefits financed by employer • PC(USA) Defined Benefit Pension Plan benefits • judgments, settlements, or insurance payments from motor vehicle accident or other personal injury claim • any other payments you receive as result of disability (except those from privately purchased disability plan)
Pre-existing conditions	If you become disabled during the first 12 months you are in the plan, no benefits are paid, and all other coverage ends if the disability is attributed to illness or injury diagnosed or treated during the 12 months immediately preceding the date you joined this plan
When benefits end	Benefits end at the earliest of when you <ul style="list-style-type: none"> • no longer meet the definition of disability • return to work • reach maximum benefits eligibility • die
Time limit for applying	You must apply for benefits within 12 months of the onset of disability
Vocational rehabilitation	Benefits Plan may require assessment and vocational rehabilitation to determine employability and suitable occupations
Compliance requirements	You must undergo required medical evaluations, follow prescribed medical treatment, participate in case reviews and vocational rehabilitation, and provide requested documentation.

When benefits begin

Once you apply for disability benefits, and the Board certifies your disability, benefit payments begin after a 90-day waiting period or when your salary or severance payments end, whichever occurs last.

DEFINITION OF DISABILITY

Under the Death and Disability Plan, disabled means that you are unable, because you are sick or injured, to perform your regular work duties, and after 24 consecutive months of that disability, being unable to perform *any* work that fits your education, training, or experience.

If you begin receiving disability benefits when you are 62 or older, disabled means that you are unable, because you are sick or injured, to perform your regular work duties as long as you receive disability benefits from the plan.

The Board must certify all disabilities.

Amount of benefits

Generally, your monthly disability benefit equals 60% of the greater of:

- your effective salary, up to \$110,000
- the applicable median salary on your effective disability date, prorated for part-time employment

The minimum disability benefit you may receive is \$50 per month.

The maximum disability benefit you may receive is \$5,500 per month.

DISABILITY BENEFIT INCREASES

Each year the Board determines if it can recommend a disability benefit increase to the Board of Directors. Such increases are generally tied to the cost of living. If the Directors approve an increase, all recipients of disability benefits in effect on December 31 of the year preceding the approval receive an increase.

HOW EFFECTIVE SALARY AND STATUS AFFECT YOUR BENEFIT AMOUNT

- If your effective salary is less than the applicable median salary on your approved date of disability, your disability benefit is based on the applicable median.
- If your effective salary is more than the maximum disability benefits basis of \$110,000 on your approved date of disability, your disability benefit will still be calculated on that maximum. However, you may be eligible to apply for supplemental disability benefits coverage if your effective salary is at least \$120,000 (see Supplemental disability benefits).
- If you are scheduled to work part time (at least 20 hours a week but fewer than 35 hours a week) on your approved date of disability, your initial disability benefit is based on the greater of your effective salary or the prorated applicable median.
- Your initial disability benefit will not be more than your effective salary on your approved date of disability, even if 60% of the applicable median is greater than that amount.

HOW OTHER INCOME AFFECTS YOUR DISABILITY BENEFITS

Disability benefits are designed to supplement all other replacement income payable as a result of the disability. Your disability benefits will be reduced — or offset — by disability payments you are eligible to receive from other sources, such as workers' compensation and Social Security.

Income from Social Security

Social Security benefits reduce your disability benefits dollar for dollar based on the initial Social Security benefit you receive. This offset includes, but is not limited to, retirement and disability income provided by Social Security. The offset does not include family benefits provided for children during disability.

If you opt out of Social Security and, therefore, are not eligible for Social Security Disability Insurance (SSDI), your disability benefit will be offset by an estimate of the benefit you would have received from Social Security if you had not opted out. This offset will only take place if your disability would have qualified for SSDI.

If you have participated in Social Security, you must apply for SSDI benefits. If the initial SSDI application is denied, you must pursue all levels of Social Security appeal. However, you are not required to initiate Social Security Retirement Income until reaching full retirement age as determined by Social Security.

The Board recommends that you apply for disability benefits under the Benefits Plan before you apply for SSDI because Social Security's approval process is lengthy. So that you have continuous income protection, the Board advances the entire benefit, including Social Security's share, until Social Security benefits begin. Once Social Security begins making payments, your disability benefits from this plan will be offset for Social Security benefits back to the date of the benefit entitlement.

The first Social Security payment may include a lump-sum reimbursement for the time you were disabled but did not receive Social Security benefits. If so, you must immediately reimburse the Board for the amount it advanced on behalf of Social Security.

If your disability benefits begin after age 62 and continue after Social Security normal retirement age, the disability benefit will be offset by the amount of your Social Security retirement income benefit. If you have opted out of Social Security, the offset will be based on an estimated Social Security retirement benefit.

To assist with the SSDI application process free of charge, the Board partners with Allsup, Inc., a disability financial service.

Workers' compensation

You may be eligible for disability benefits even if your disability is work-related and you are protected by a workers' compensation policy. Disability benefits paid by this plan are reduced by the full amount of any workers' compensation award. If you receive a workers' compensation award that is more than this plan's disability benefit, you still receive the annual minimum disability benefit. If your workers' compensation is a lump-sum payment, your disability benefit is offset on a prorated installment basis over the period that the lump-sum benefit was projected to cover.

Income from employment

If the Board approves a partial return to work, you can earn up to 40% of your effective salary (20% for supplemental disability) before your employment income offsets the disability benefit. See the Employment during disability section for information about a partial return to work.

Defined Benefit Pension Plan benefits

If your disability begins on or after age 62, the Board reduces your disability benefit by the amount of your annual Defined Benefit Pension Plan benefit at age 65 or your certified date of disability, whichever is later.

It is important to apply for, and begin receiving, your Defined Benefit Pension Plan benefit when you become eligible so that you receive all available benefits as soon as possible. If you do not start receiving your Defined Benefit Pension Plan retirement benefit at 65, or — if you are 65 or older — when you become disabled, the Board will still reduce your disability benefit by the estimated amount of your

annual Defined Benefit Pension Plan retirement benefit. If the Defined Benefit Pension Plan retirement benefit is more than your disability benefit, you will receive the annual minimum disability benefit.

Additional sources of income

Other sources that may offset disability benefits provided by the plan include:

- group or individual disability benefits financed by your employer (unless they cover the portion of effective salary above the maximum covered salary under disability coverage)
- compensation, judgment, or settlement paid by any motor vehicle coverage (including uninsured/underinsured coverage)
- payments made by any other third party as a result of the disability (e.g., a settlement from a medical malpractice case or other traumatic event that caused your disability)
- veterans' and other governmental programs, including Social Security

How long benefits last

If you remain disabled, as defined by the plan and certified by the Board, you will continue to receive disability benefits until the earliest of these events:

- your return to work
- reaching age 65 (unless you became disabled after age 62; see below)
- your death

If you become disabled at age 62 or older, you will continue to receive disability benefits for the time period in the table below:

Age	How long disability benefits last (if disabled after 62)
62	3.5 years
63	3 years
64	2.5 years
65	2 years
66	1.75 years
67	1.5 years
68	1.25 years
69 or older	1 year

You do not need to end your employment relationships once your disability is certified. The Disability team will work with you and your employer to assist you in returning to work whenever possible.

If the Board determines that you are no longer disabled, your disability benefit ends. During the first 24 months, this determination can be based on your being capable of returning to your own occupation. After the initial 24 months, disability benefits end when you are capable of working in an occupation suited by education, training, or experience. If you become disabled at age 62 or older, the definition does not change after the initial 24 months.

IF YOU ARE VESTED AND BECOME DISABLED BEFORE AGE 62

Disability benefits end on the last day of the month in which you turn 65. If you are vested in the Defined Benefit Pension Plan, the Board sends you a retirement application packet as you approach the plan's normal retirement age of 65. To ensure a continuous stream of income, you must submit a completed retirement application at least eight weeks before your disability benefits end. To help you prepare for the transition from disability to retirement, the Board provides an estimate of your retirement pension benefit when you reach age 64. You can also review a current estimate on Benefits Connect.

IF YOU ARE VESTED AND BECOME DISABLED AFTER 62 BUT BEFORE 65

If you are vested in the Defined Benefit Pension Plan, the Board encourages you to elect to begin receiving your retirement pension when you reach the plan's normal retirement age of 65. At normal retirement age, pension credit accrual ends, and your disability benefits are reduced by the full amount of your retirement pension benefits (including experience apportionments for which you may become eligible).

IF YOU ARE NOT VESTED

If you do not have vested pension credits, you will receive your last monthly disability benefit on or about the first day of the month when you turn 65. No benefits will be paid to you from the Benefits Plan after that date.

IF YOU ARE VESTED AND BECOME DISABLED AFTER 65

If you are vested in the Defined Benefit Pension Plan, the Board encourages you to elect to begin receiving your retirement pension on the effective date of your disability, as certified by the Board, because you are not eligible to accrue pension credits during disability and disability benefits are reduced by the full amount of your pension benefits (including experience apportionments for which you may become eligible).

IMPORTANT

If you opt to delay the initiation of your retirement pension benefits, the disability benefit is still reduced by the estimated amount of your pension benefit, and pension credit accrual ends (actuarial credit for a delayed retirement is provided until age 70).

SUSPENSION OR TERMINATION OF BENEFITS

If you fail to meet the requirements of receiving a disability benefit, the Board reserves the right to suspend your disability benefit if you do not:

- apply for SSDI or all SSDI appeals when requested to do so
- remain under appropriate available treatment as defined in the Benefits Plan
- follow the reasonable medical advice of physicians
- participate in recommended vocational rehabilitation
- notify the Board immediately of any return to work
- repay an overpayment or set up an acceptable repayment agreement
- provide documentation requested by the Board or its vendor partners that is reasonably required to administer the Death and Disability Plan

The Board also reserves the right to suspend or end benefits if you are or become incarcerated upon conviction of a felony.

The Board reserves the right to end your disability benefit (including medical, death, supplemental death, and pension) because you are no longer disabled, return to work, do not comply with the provisions of the plan, retire, reach normal retirement age, receive benefits for the maximum length of time allowed by the plan, or die (survivors may keep the disability benefit payable for the month of your death).

Benefits coverage that continues during disability

A valuable feature of your disability benefits coverage is that medical, death, and supplemental death benefits coverage through the Board may continue during your disability, if coverage was in effect when you became disabled.

- If medical coverage was in effect when you become disabled, coverage for yourself continues until your disabled status ends or you turn 65, whichever occurs earlier. Coverage for any eligible family members enrolled at the time continues for three years or until you turn 65, whichever occurs earlier.
- You may also continue to accrue credits in the Defined Benefit Pension Plan if you are participating immediately before you become disabled; credit accrual continues until your disabled status ends or you reach age 65, whichever happens first.
- If you are enrolled in the Board's dental or vision eyewear coverage before you become disabled, you may continue participating, but must pay the cost of coverage.
- Medicare covers some people younger than age 65 with disabilities. Medicare Part A benefits are provided at no cost, but Medicare Part B benefits have a monthly premium cost that is deducted directly from a monthly Social Security benefit. If you apply for disability benefits and are approved, and if your medical coverage is provided by the Board, in most cases you will need to enroll for Medicare Part B benefits, with the Board reimbursing the cost of coverage from your monthly disability benefit unless you are part of a member couple or have primary medical coverage through your spouse. To verify enrollment and set up reimbursement, the Board must receive a copy of your Medicare card.

COST OF CONTINUED BENEFITS DURING DISABILITY

During disability, you continue to pay the contribution required by your most recent employer toward medical coverage offered through the Board.

If enrolled for dental and vision eyewear coverage when disability begins, you can maintain that coverage by continuing to pay the cost.

There is no contribution needed for supplemental death benefits or supplemental disability benefits in effect when disability begins.

Benefits offered through the Board that may continue while you receive disability benefits are described more fully in the Benefits Plan document available on pensions.org. Disability benefits are not paid if dues are in arrears.

If you have contributed to the Retirement Savings Plan before becoming disabled, withdrawing those funds without incurring an early withdrawal penalty may be possible.

How benefits are paid

The Board encourages you to have your monthly disability benefit electronically deposited into your bank accounts to avoid any interruption of mailed payments that might be caused by a natural disaster. Your Lincoln Financial case manager can provide the Authorization for Direct Deposit to complete.

OVERPAYMENTS

Occasionally you may receive a payment greater than allowed by the plan provisions, e.g., from Social Security initiation, workers' compensation, or a partial return to work. When you receive an overpayment, you must refund the amount to Lincoln Financial. If you are unable to repay the full amount as a lump sum, you may sign a repayment agreement to repay over a limited time that is determined by Lincoln Financial. This monthly amount would be withheld from your monthly disability benefit.

If you do not repay the amount due or submit an acceptable repayment agreement, your disability benefits will be suspended until you pay the entire overpayment amount. If you have a question about an overpayment, contact the Board's Disability team immediately. Any remaining balance due to the Board when you die will be deducted from your death benefits.

Taxes

Disability benefits are taxable under federal income tax laws and some state tax laws. To understand the types of tax that an approved disability benefit is subject to, and how it will be withheld, identify your type of employment, Temporary Disability Plan enrollment status, and the number of days on approved disability in the chart below.

Type of employment	Temporary Disability Plan enrollment status	Number of days on approved disability	Type of tax disability benefits are subject to			Will tax be withheld by Lincoln Financial?
			SECA	FICA	Federal and State Income	
<i>Minister</i>	Enrolled	14-90	Yes	No	Yes	No. Ministers are responsible for making their own SECA and applicable Federal and State income tax payments.
		91-180	Yes	No		
	Enrolled or not enrolled	181+	No	No		
<i>Lay employee</i>	Enrolled	14-90	No	Yes	Yes	Yes. FICA taxes will be withheld automatically between days 14 and 180. Federal and State income taxes may be withheld, dependent on if and how the member completes a tax withholding election form.
		91-180	No	Yes		
	Enrolled or not enrolled	181+	No	No		

MINISTERS

Housing allowance designation

Under the federal tax code, disabled ministers of the Word and Sacrament may exclude all or a portion of their disability benefit from the gross income they report on their federal income tax return as a housing allowance to the extent that it is used for housing-related expenses (housing, utilities, maintenance, and repairs). The allowance may not exceed the fair rental value of the home (furnished and including utilities).

If you are a minister, you must maintain financial records that document and support the income excluded for a housing allowance. You will receive a W-2 form from Lincoln Financial at the end of each calendar year.

LAY EMPLOYEES

If, as a lay employee, your application for disability benefits is approved, you will be asked to complete a tax withholding election form by your Lincoln Financial case manager. On this form, you'll indicate the amount of federal tax you want withheld from your benefits, even if that amount is zero. If you do not complete tax withholding forms provided, Lincoln Financial will withhold at the default rate for a single filer with zero dependents.

Employment during disability

The Benefits Plan allows for limited employment during disability; you may earn up to 40% of your former effective salary while continuing to receive your full disability benefit (time limits may apply). If your salary and other compensation exceed this 40% limit, your disability benefit is reduced by the amount of salary and compensation that exceeds the 40%.

These employment arrangements are designed to help you return to work. With approval by a treatment provider and then the Board, you may engage in a trial work period and/or rehabilitative employment.

ALLOWABLE EMPLOYMENT

There are two types of employment you may engage in while on disability. A trial work period is a short-term arrangement that makes return to work easier when you are no longer disabled. Disability benefits end when you return to regular employment.

If efforts to return to work are not successful because you are unable to regain the capacity to return to your former level of functionality because of a permanent or long-term disabling medical condition, the plan does allow for partial return to work during disability. A partial return to work may be possible if you can perform some form of limited work. The treating physician and the Board's medical counsel must confirm that the work is therapeutic and/or beneficial to your wellness. There is no limitation to the duration of partial return to work; however, there are earning and hourly limitations.

VOCATIONAL REHABILITATION

Approval for disability benefits initially depends on your inability to perform the duties of your occupation. Lincoln Financial also determines if, when considering the medical condition, you are likely to return to your former occupation. In doing so, Lincoln Financial may conduct an employability assessment.

An employability assessment helps establish your ability to work and identify other occupations for which you may be fitted by education, training, and/or experience. If appropriate, a vocational rehabilitation specialist works with you as you progress. If the physicians feel that your transition to full-time employment should be gradual, Lincoln Financial considers this a trial work period, so disability coverage may supplement your earnings for a limited period of time. Where appropriate, the Board will approve trial work periods or other retraining programs recommended by Lincoln Financial.

If you are physically or mentally able to perform in an occupation based on education, training, or experience after the initial 24 months of disability, disability benefits end.

The Board reserves the right to suspend or end benefits if you refuse to cooperate in good faith with employability assessments or vocational rehabilitation programs.

PRE-APPROVAL REQUIREMENT

A Disability Specialist at the Board must approve in advance any employment you undertake while receiving disability benefits. You must provide the Board with the total hours to be worked, the duties of the position, and the salary, and must report all salary payments, manse or housing allowances, and other earned income. The primary treating physician must approve the hours and duties, cite any restrictions that apply, and provide the date they expect you to return to full-time employment.

You must also submit copies of your W-2 forms annually. W-2s are not issued for supply preaching, so you must submit copies of pay stubs quarterly, as well as Form 1099 or 1040 submitted to the IRS for the preceding year.

INDEPENDENT MEDICAL EVALUATIONS

In some cases, the Board or Lincoln Financial arranges for you to see an independent medical evaluator (at no expense to you). You are notified of the date, time, and location of the appointment. If you cannot attend the appointment, you must notify the Board or Lincoln Financial within one week of receiving the notification so it can be rescheduled. If you miss a scheduled appointment, your disability benefit may be suspended or terminated.

ONGOING REVIEW PROCESS

Disability benefits are approved for a limited period. The Board reserves the right to require and review evidence of continuing disability from time to time throughout the duration of the disability.

Generally, disability benefits are reviewed every three to six months during the initial 24 months of approved disability status. Lincoln Financial will contact you about the review process before the approved period expires. At that time, you and your healthcare providers will be required to provide updated information so ongoing eligibility for disability benefits can be established. If you or your physicians fail to return all of the forms completed appropriately to Lincoln Financial before the approval period expires, benefits may be suspended.

Your disability status will be reviewed before the end of the first 24-month period to determine whether your disability meets the broader definition of disability that applies after the first 24 months.

RETURN TO WORK

You must report any employment while receiving a disability benefit to the Board. All employment should be rehabilitative in nature, including any trial work period, and approved in advance.

If you have recovered from your disability and released to return to work by the physician, you must notify the Board of your expected return-to-work date, at which time disability benefits will end. Other benefits through the Board will also end at that time unless you return to employment with an employer that participates in the Benefits Plan. If benefits are paid beyond the return-to-work date, you must return those benefits to the Board.

Supplemental disability benefits

This coverage provides extra income protection if you become disabled and wish to protect effective salary above the amount protected by core disability benefits through the Death and Disability Plan. You are eligible for supplemental disability benefits coverage if:

- your employer offers it
- you are covered by the Death and Disability Plan
- your effective salary is equal to or greater than \$120,000

AMOUNT OF BENEFITS

Supplemental disability benefits can replace 60% of your effective salary in excess of \$110,000 up to the IRS maximum. View the current IRS limits at pensions.org/IRSlimits.

This coverage has no disability-benefit increase feature or inflation adjustment, and it does not provide for pension credit accrual on your salary above \$110,000 if you participate in the Defined Benefit Pension Plan. If you return to work part time, and your benefits combined with part-time income are more than 80% of your protected effective salary, the Board will proportionately reduce supplemental disability benefits.

HOW TO ELECT COVERAGE

You can elect supplemental disability coverage, in increments of \$10,000, to protect effective salary above the amount protected by core disability benefits. To determine the amount you can elect, round down your effective salary to the nearest \$10,000. If that amount is at least \$120,000, you can buy supplemental disability coverage. In other words, your effective salary must be at least \$120,000 to elect this coverage.

If you have opted out of Social Security, you cannot use supplemental disability benefits to protect your full salary.

How to apply for benefits

You may apply for benefits if you are unable to work for more than 90 consecutive days while recovering from an illness or injury and your physician confirms it in writing. You must apply within 12 months after the date the disability occurred (unless you can show that an earlier filing was not possible).

To start the application process, call the Board at 800-PRESPLAN (800-773-7752) (TTY:711). You will participate in an interview with a Disability Specialist. After your intake interview, the Board opens a claim with Lincoln Financial, the Board's disability medical case manager. Then, your designated disability case manager at Lincoln will call you for a second intake interview. They will follow up by sending several forms: for your attending physician, for your authorization to obtain and release medical records, and for information required from you. You should review the forms carefully and call Lincoln at 888-970-2487 with questions. Fax or mail the completed forms to Lincoln at:

Lincoln Life Assurance Company of Boston
P.O. Box 2578
Omaha, NE 68172-9688
Fax: 603-334-0401

You also will receive a Disability Information packet from the Board. Although you can view or download the packet from pensions.org, you should not complete or return any forms to the Board until you have participated in an intake interview with a Board Disability Specialist. Once you have completed the forms, mail, email, or fax them to:

The Board of Pensions of the Presbyterian Church (U.S.A.)
2000 Market St.
Philadelphia, PA 19103-3298
Fax: 215-587-6215
Email: memberservices@pensions.org

If you are physically or mentally unable to complete the forms, you must provide a power of attorney or authorization form to the Board or Lincoln Financial so the designee can act on your behalf.

Lincoln Financial will send you a letter acknowledging receipt of the forms. Lincoln also will contact your physician to obtain objective medical evidence needed to determine your eligibility for disability benefits. It's a good idea to ask your physician to provide information requested by Lincoln in a timely manner.

If the Board certifies you as disabled under the Benefits Plan based on Lincoln's recommendation, your disability benefit is payable on the first day after a 90-day waiting period or the day after your salary or severance ends, whichever occurs last. You will receive the first check within two weeks after your disabled status is certified. If the Board approves disability benefits before the 90-day waiting period ends, you will receive the first check around the 91st day of disability.

APPEALS

If a disability claim is denied or disability benefits are terminated, you have the right to appeal. The Board offers two levels of appeal. You should direct the first appeal to Lincoln Financial within 180 days of when you receive the decision. You should submit the final appeal to the Appeals Board Secretary at the Board of Pensions within 60 days of receiving the first appeal decision.

All appeals must be in writing and include the reasons you disagree with the decision and any supporting information. Lincoln Financial and the Board try to respond within 60 days, but it may take longer if additional information is required.

First-level appeal

Lincoln Life Assurance Company of Boston
P.O. Box 2578
Omaha, NE 68172-9688
Fax: 603-334-0401

Final appeal

Appeals Board Secretary
The Board of Pensions of the Presbyterian Church (U.S.A.)
2000 Market St.
Philadelphia, PA 19103-3298
Fax: 215-587-6215

Contact information

The Board of Pensions of the Presbyterian Church (U.S.A.)

2000 Market St.

Philadelphia, PA 19103-3298

Toll-free: 800-PRESPLAN (800-773-7752) (TTY: 711)

Fax: 215-587-6215

Website: pensions.org

Lincoln Financial

P.O. Box 2578

Omaha, NE 68172-9688

Monday-Friday (except holidays) 8 a.m.-5 p.m. ET

Toll-free: 888-970-2487

Fax: 603-334-0401

Plan amendment and termination

The right to amend the Benefits Plan is reserved solely for the Board of Pensions. The Board notifies the General Assembly, plan members, employers, and presbyteries of changes to the Death and Disability Plan in a manner that is reasonable and appropriate depending on the nature of the changes.

Although members' employers and the Board of Pensions expect and intend to continue the Death and Disability Plan indefinitely, they reserve the right to modify, end, or suspend this plan and its provisions at any time by action of the Board of Directors.

The Board of Pensions of the Presbyterian Church (U.S.A.) provides robust benefits and services to PC(USA) churches, agencies, and affiliated employers — educational institutions, camps and conference centers, retirement and senior housing communities, and human services organizations.



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