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.
Table of contents

Disability Benefits ................................................................................................................. 1

Eligibility and Enrollment ...................................................................................................... 2

When benefits begin .............................................................................................................. 4

Amount of benefits .............................................................................................................. 5
  DISABILITY BENEFIT INCREASES ................................................................................. 5
  HOW EFFECTIVE SALARY AND STATUS AFFECT YOUR BENEFIT AMOUNT .......... 5
  HOW OTHER INCOME AFFECTS YOUR DISABILITY BENEFITS .............................. 5
    Income from Social Security ......................................................................................... 6
    Workers’ compensation ............................................................................................... 6
    Income from employment ............................................................................................ 6
  Pension Plan benefits ..................................................................................................... 7
  Additional sources of income ......................................................................................... 7

How long benefits last .......................................................................................................... 8
  IF YOU ARE VESTED AND BECOME DISABLED BEFORE AGE 62 ......................... 8
  IF YOU ARE VESTED AND BECOME DISABLED AFTER 62 BUT BEFORE 65 ........... 8
  IF YOU ARE NOT VESTED ............................................................................................ 9
  IF YOU ARE ENROLLED IN MEDICARE ..................................................................... 9
  IF YOU ARE VESTED AND BECOME DISABLED AFTER 65 ...................................... 9
  SUSPENSION OR TERMINATION OF BENEFITS ......................................................... 10

Benefits coverage that continues during disability ............................................................ 11
  COST OF CONTINUED BENEFITS DURING DISABILITY ...................................... 11

How benefits are paid .......................................................................................................... 12
  TAXES ............................................................................................................................ 12
  HOUSING ALLOWANCE DESIGNATION ................................................................ 12
  OVERPAYMENTS ........................................................................................................... 12

Employment during disability ............................................................................................. 13
  ALLOWABLE EMPLOYMENT ....................................................................................... 13
  VOCATIONAL REHABILITATION ............................................................................... 13
  PRE-APPROVAL REQUIREMENT ................................................................................ 14
  ONGOING REVIEW PROCESS ...................................................................................... 14
Supplemental disability benefits .......................................................... 15
  AMOUNT OF BENEFITS..................................................................... 15
  HOW TO ELECT COVERAGE.............................................................. 15

How to apply for benefits .................................................................... 16
  APPEALS .......................................................................................... 17
    First-level appeal ......................................................................... 17
    Final appeal.................................................................................. 17

Contact Information ........................................................................... 18
Disability Benefits

Disability benefits can provide 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 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 participation in the Death and Disability Plan. Otherwise, you may participate at your employer’s discretion (see Eligibility).

Death and disability coverage 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 $110,0001, you may enroll for supplemental disability benefits coverage, if your employer offers it. 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. 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 800-773-7752 (800-PRESPLAN).

---

1 As of January 1, 2020. For 2019, the maximum disability basis was $100,000.
Eligibility and Enrollment

If you are a minister serving in an installed position, your employer must enroll you in Pastor’s Participation, which includes death and disability coverage. Otherwise, if you are an active employee or if you are in transitional participation, you are eligible for disability coverage when

- your employer enrolls employees in your benefit group;
- you are scheduled to work for 20 or more hours a week; and
- your employer’s dues for this coverage are 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 above $120,000, you may apply for supplemental disability benefits coverage, if your employer offers it.

Disability coverage 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 are not covered. Disability coverage ends when your employment with a PC(USA) employer ends.

---

2 As of January 1, 2020. For 2019, the maximum salary protected under core disability coverage was $100,000, and supplemental disability coverage was available for employees with effective salaries greater than $110,000.
## Disability Benefits at a Glance

<table>
<thead>
<tr>
<th>Type of plan</th>
<th>Disability income protection program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility</td>
<td>If you are a minister in Pastor’s Participation, you are automatically enrolled. If you are a minister or active employee in menu options, your employer will enroll you, if you are scheduled to work 20 or more hours weekly, when other employees in your benefit group are enrolled</td>
</tr>
<tr>
<td>Waiting period</td>
<td>90 days; you are not permitted to work during this time</td>
</tr>
<tr>
<td>Payments begin</td>
<td>91st consecutive day of disability or the day after your salary or severance ends</td>
</tr>
<tr>
<td>Benefit</td>
<td>Based on 60 percent 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</td>
</tr>
<tr>
<td>Other benefits</td>
<td>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.</td>
</tr>
<tr>
<td>Benefit offsets</td>
<td>Other income replacement sources, including</td>
</tr>
<tr>
<td></td>
<td>• disability income from Social Security Disability Insurance</td>
</tr>
<tr>
<td></td>
<td>• retirement income from Social Security</td>
</tr>
<tr>
<td></td>
<td>• workers’compensation</td>
</tr>
<tr>
<td></td>
<td>• income from employment during disability</td>
</tr>
<tr>
<td></td>
<td>• veterans’ and other governmental programs</td>
</tr>
<tr>
<td></td>
<td>• most disability benefits financed by employer</td>
</tr>
<tr>
<td></td>
<td>• PC(USA) Pension Plan benefits</td>
</tr>
<tr>
<td></td>
<td>• judgments, settlements, or insurance payments from motor vehicle accident or other personal injury claim</td>
</tr>
<tr>
<td></td>
<td>• any other payments you receive as result of disability (except those from privately purchased disability plan)</td>
</tr>
<tr>
<td>Pre-existing conditions</td>
<td>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</td>
</tr>
<tr>
<td>When benefits end</td>
<td>Benefits end at the earliest of when you</td>
</tr>
<tr>
<td></td>
<td>• no longer meet the definition of disability</td>
</tr>
<tr>
<td></td>
<td>• return to work</td>
</tr>
<tr>
<td></td>
<td>• reach maximum benefits eligibility</td>
</tr>
<tr>
<td></td>
<td>• die</td>
</tr>
<tr>
<td>Time limit for applying</td>
<td>You must apply for benefits within 12 months of the onset of disability</td>
</tr>
<tr>
<td>Vocational rehabilitation</td>
<td>Benefits Plan may require assessment and vocational rehabilitation to determine employability and suitable occupations</td>
</tr>
</tbody>
</table>
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 Benefits 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. The Board must certify all disabilities.³

³ As of January 1, 2020, the definition changes to include: 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.
**Amount of benefits**

Generally, your monthly disability benefit equals 60 percent of the greater of

- your effective salary, up to $110,000\(^4\), or
- 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\(^5\) 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\(^6\) 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\(^7\) (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 percent 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.

---

\(^4\) As of January 1, 2020, the maximum disability benefits basis is $110,000. For 2019, the maximum disability benefits basis (maximum salary protected under core disability coverage) was $100,000.

\(^5\) Beginning January 1, 2020, based on the $110,000 maximum disability benefits basis which equals $5,500 monthly. For 2019, the monthly maximum was $5,000.

\(^6\) As of January 1, 2020. For 2019 the maximum disability benefits basis was $100,000.

\(^7\) As of January 1, 2020. For 2019, supplemental disability coverage was available for employees with effective salaries greater than $110,000.
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 percent of your effective salary (20 percent 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.
**Pension Plan benefits**

If your disability begins on or after age 62, the Board reduces your disability benefit by the amount of your annual 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 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 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 Pension Plan retirement benefit. If the 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); and
- veterans’ and other governmental programs.
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); or
- 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:

<table>
<thead>
<tr>
<th>Age</th>
<th>How long disability benefits last (if disabled after 62)</th>
</tr>
</thead>
<tbody>
<tr>
<td>62</td>
<td>3.5 years</td>
</tr>
<tr>
<td>63</td>
<td>3 years</td>
</tr>
<tr>
<td>64</td>
<td>2.5 years</td>
</tr>
<tr>
<td>65</td>
<td>2 years</td>
</tr>
<tr>
<td>66</td>
<td>1.75 years</td>
</tr>
<tr>
<td>67</td>
<td>1.5 years</td>
</tr>
<tr>
<td>68</td>
<td>1.25 years</td>
</tr>
<tr>
<td>69 or older</td>
<td>1 year</td>
</tr>
</tbody>
</table>

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 make your return to work as easy as 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 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 Pension Plan, the Board sends you a retirement application packet as you approach the plan’s normal retirement age of 65. In order 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 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 ENROLLED IN MEDICARE**
If you are enrolled for Medicare Part A and Part B, you can enroll in healthcare coverage through the Medicare Supplement Plan. If you are not eligible for Medicare, you may enroll in the Medical Continuation Program. Eligible family members may be eligible to enroll for healthcare or other benefits coverage as described in the Benefits Plan.

**IF YOU ARE VESTED AND BECOME DISABLED AFTER 65**
If you are vested in the 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 responsibilities 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; or
- 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 the 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 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 personally 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 requires 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. You may complete the Authorization for Direct Deposit online through Benefits Connect.

TAXES
Disability benefits are taxable under federal income tax laws and some state tax laws. You must complete the Tax Withholding Election form indicating the amount of federal tax you want withheld from your disability benefits, even if you do not want federal tax withheld. To obtain this form, visit pensions.org or call the Board.

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 1099-R form from the Board at the end of each calendar year.

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 the Board. 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 the Board. 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.
Employment during disability

The Benefits Plan allows for limited employment during disability; you may earn up to 40 percent 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 percent limit, your disability benefit is reduced by the amount of salary and compensation that exceeds the 40 percent.

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 he or she expects 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 until the independent evaluation takes place.

**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, and
- your effective salary is equal to or greater than $120,000\(^8\).

AMOUNT OF BENEFITS

Supplemental disability benefits can replace 60 percent of your effective salary in excess of $110,000\(^9\) up to the IRS maximum of $285,000. The maximum monthly benefit is $5,500\(^10\).

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\(^11\) if you participate in the Pension Plan. If you return to work part time, and your benefits combined with part-time income are more than 80 percent 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\(^12\), you can buy supplemental disability coverage. In other words, your effective salary must 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.

---

\(^8\) As of January 1, 2020. For 2019, supplemental disability coverage was available for employees with effective salaries greater than $110,000.

\(^9\) As of January 1, 2020, the maximum disability benefits basis is $110,000. For 2019, the maximum disability benefits basis (maximum salary protected under core disability coverage) was $100,000.

\(^10\) Beginning January 1, 2020. For 2019, the maximum was $5,000.

\(^11\) See footnote 8.

\(^12\) As of January 1, 2020. For 2019, supplemental disability coverage was available for employees with effective salaries greater than $110,000.
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 800-773-7752 (800-PRESPLAN). 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. He or she 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 800-210-0268 with questions. Fax or mail the completed forms to Lincoln at

Lincoln Life Assurance Company of Boston
P.O. Box 7206, London, KY 40742-7206
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 7206, London, KY 40742-7206
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
Monday-Friday (except holidays) 8:30 a.m. - 7 p.m. ET
Toll-free: 800-773-7752 (800-PRESPLAN)
TTY: 877-522-7948
Main number: 215-587-7200
Fax: 215-587-6215
Website: pensions.org

Lincoln Financial
PO Box 7206
London, KY 40742-7206
Monday-Friday (except holidays) 8 a.m. - 5 p.m. ET
Toll-free: 800-210-0268
Fax: 603-334-0401
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.