

Death and Disability Plan

Disability Benefits

The Death and Disability Plan provides financial protection in two ways: Death benefits for survivors, and disability benefits for you and your family if you are sick or injured and unable to work. This overview describes the plan's disability benefits. For information about the plan's death benefits, refer to *Death and Disability Plan: Death Benefits*.

HOW IT WORKS

If you are disabled, disability benefits from the Death and Disability Plan can provide a monthly income and continued benefits coverage for you and your family.

The plan defines *disability* as being unable to perform your regular work duties because you are sick or injured, and, after 24 consecutive months of that disability, being unable to perform any type of work that fits your education, training or experience. The Board must certify all disabilities.

- Once you apply for benefits, if your disability is approved, payments begin after you are disabled for 90 consecutive days, or when your salary or severance payments end, whichever is later.
- Medical and other coverage through the Board can continue while you receive disability benefits.
- Benefits continue as long as you are disabled.

If you have a *pre-existing disability*, no disability benefits are paid and all other benefits coverage ends when your disability starts.

AMOUNT OF BENEFITS

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

- your effective salary, up to \$110,000*, or
- the applicable median salary when you become disabled, prorated for part-time employment.

Your initial disability benefit will not be more than your effective salary at the time you become disabled. Disability benefits will be reduced by disability payments you receive from other sources, such as workers' compensation and Social Security.

- Beginning January 1, 2020. For 2019, the maximum salary protected under core disability coverage is \$100,000.

Pre-existing disability

No benefits are paid for a pre-existing disability, which is one that occurs during the first 12 months after you join the plan, and is due to illness or injury diagnosed or treated in the 12 months before you join.



Critical coverage

If you can't work, your paycheck stops. These benefits provide a monthly income during total disability.



Added value

Other benefits through the Board — such as medical and dental — can continue during disability.



Signing up

Your employer will enroll you; you do not need to take any action.



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WHEN BENEFITS END

Disability benefits end when you are no longer disabled (as determined by the Board), or if you do not comply with plan requirements, reach the maximum eligibility age, or return to work.

Ongoing review process

Generally, the Board reviews disability benefits every three to six months during the first 24 months of your disability. The Board may ask you for evidence of continuing disability. In some cases, the Board (or plan administrator) may arrange for you to see an independent medical evaluator (at no expense to you) to certify that you continue to be disabled.

To continue receiving benefits, you must undergo required evaluations, follow prescribed medical treatment, participate in case reviews and vocational rehabilitation, and provide requested documentation.

OTHER BENEFITS DURING DISABILITY

A valuable feature of this coverage is that your medical, death, and supplemental death benefits coverage through the Board may continue during your disability, subject to Benefits Plan rules.

You may also continue to accrue credits in the Pension Plan if you are participating immediately before you become disabled.

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.

APPLYING 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.

To start the application process, call the Board at 800-773-7752 (800-PRESPLAN).

Enrollment

Your employer will enroll you; you do not need to take any action.

Cost/contributions

Your employer pays the cost of disability benefits coverage; you may not contribute.

LEARN MORE

For more information about disability benefits through the Death and Disability Plan, visit pensions.org/members. If you have questions, call the Board at 800-773-7752 (800-PRESPLAN).

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.

