

Temporary Disability Plan

The Temporary Disability Plan provides weekly income for up to 90 days if you are sick or injured and unable to work.

HOW IT WORKS

The Temporary Disability Plan offers you the security of continuing part of your income on a short-term basis if you are sick or injured and are unable to work. Temporary disability benefits are generally available for up to 90 days from the date of your disability. Benefits begin after you have been disabled and unable to work for 14 consecutive days.

For purposes of the Temporary Disability Plan, being disabled means that you are unable to perform your regular work duties because you are sick or injured. Lincoln Financial, the Board's business partner for plan administration, must certify all disabilities.

WHEN BENEFITS BEGIN

Once you apply for benefits, if your disability is approved, payments begin after you are out of work as a result of the disability for 14 consecutive days.

AMOUNT OF BENEFITS

Generally, your temporary disability benefit equals up to 60 percent of your effective salary, up to \$330,000 in 2023;* the benefit is paid weekly. Disability benefits will be reduced by income sources such as state-mandated disability benefits and workers' compensation.

Temporary disability benefits are available for up to the first 90 consecutive days of your disability.

*The IRS has not yet released limits for 2024. The 2024 limits will be available on pensions.org/members when released by the IRS.

WHEN BENEFITS END

Disability benefits end when you are no longer disabled or if you do not comply with plan requirements or return to work.

Your temporary disability benefits may also end if you start receiving long-term disability benefits in connection with your disability or when you are no longer eligible for this benefit.

Ongoing review process

Lincoln Financial reviews these temporary disability benefits periodically during your disability and may ask for documents that verify your continued disability. To continue receiving benefits, you must undergo required evaluations, follow prescribed medical treatment, and provide requested documentation.

OTHER BENEFITS DURING DISABILITY

A valuable feature of this coverage is that the benefits you have as an active employee through the Board may continue during your disability, subject to Benefits Plan rules and your employer's policies.

Your employer will advise you of your cost for benefits while you are disabled. Under the Temporary Disability Plan, employers are required to continue all employer-paid benefits and allow the member to continue to pay for all employee-paid benefits.

APPLYING FOR BENEFITS

You may apply for benefits if you are unable to work for more than 14 consecutive days while recovering from a physical or mental illness or an injury as long as a physician certifies your disability.

For planned absences, like for an elective surgery such as a knee replacement, you may apply up to 30 days before the first day you are absent from work.

To start the application process, call Lincoln Financial at 888-970-2487 or log in to MyLincolnPortal.com and select Report a New Claim. The first time you log in, you will need to register using the code BOARDPEN.



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Cost/contributions

Either you or your employer may pay the full cost for Temporary Disability Plan benefits coverage.

If your employer pays the cost, temporary disability benefits are taxable when they are paid to you. If you pay for the coverage, temporary disability benefits are tax-free when they are paid to you.

Enrollment

If your employer pays for this coverage, you will automatically be enrolled. If you pay the cost, you may elect Temporary Disability Plan coverage when you enroll for benefits.

LEARN MORE

For more information about Temporary Disability Plan benefits, visit pensions.org/members. If you have questions, call the Board at 800-773-7752 (800-PRESPLAN) (TTY: 711).



Critical coverage

These benefits provide a weekly income during temporary disability.



Added value

Other benefits through the Board may continue during disability based on your employer's policies.



Employer's choice

Your employer will tell you if you can elect this benefit.

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) (TTY: 711) for a copy of the plan document.



THE BOARD OF PENSIONS
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