



Employer Provisions

Administrative Rule 1101: Disability

Benefits Plan Reference

Article VI Death and Disability Plan

Article IX Long-Term Disability Plan

Original Date

01/2017

Revision Date

05/2023

Death and Disability Plan

Waiving 90-Day Waiting Period

The 90-day waiting period is waived for subsequent periods of disability for the same disabling condition. This rule applies when a disabled member returns to work because of medical recovery and then later finds it necessary to reapply for disability benefits within 12 months of their return to work. The effective date of the disability benefits is the day after any salary payments from the employer terminate.

Increasing Disability Benefits

Disability benefit increases (DBI) will be calculated by multiplying the member's disability benefit by the increase. The disability benefit used for this calculation is the net disability benefit paid to the member after the reductions for Social Security or other offsets for third-party recoveries or disability benefits.

Adding Dependents during Disability

A member with a disability benefit commencement date of January 1, 2017, or later who is participating in Minister's Choice or who is not enrolled in a benefits package may not add a spouse to their medical coverage. A member may add a child to the medical coverage within 60 days of a birth or an adoption if they have coverage for other eligible children or family coverage. Members whose disability commencement date is prior to January 1, 2017, may add a spouse or dependent to medical coverage because the disability fund is being charged for family coverage on their behalf.

A member who is enrolled in Pastor's Participation may add a spouse or child as a result of a qualifying life event, as long as the qualifying life event occurs less than three years from the disability benefit commencement date, as the dues contribution provides the coverage needed to add these dependents.

Under Pastor's Participation, Minister's Choice, and other benefits packages, medical coverage may continue for eligible family members for the lesser of three years from the onset of

disability or the member's attainment of age 65.

A member is not eligible to expand dental or vision eyewear coverage, even with a qualifying life event. If a disabled member drops dental or vision eyewear coverage or dental/vision coverage is closed because payment is delinquent, they will not be eligible to re-elect coverage while on disability.

Basing Benefits on Last Full-Time Effective Salary

There are occasionally times when the amount of the disability benefit will be based on the last full-time effective salary for the previous 12-month period and not on the effective salary in place on the date the disability began.

Examples

- A member had two services and resigned, due to a disabling condition, on different dates. In this situation, the member's disability benefit is based on the combined salaries from both services, provided the Board receives evidence that, at the time of the first resignation, the member was unable to "perform substantially all the material duties of his or her regular work." The disability benefit begins on the day after the second income ends if at least 90 days have elapsed since the disability began.
- A member began working reduced hours due to a disabling condition and was receiving either a full-time or a reduced salary. The disability benefit begins on the day after all income ends if at least 90 days have elapsed since the disability began. If the salary was reduced, the disability benefit will be calculated based on the last full-time salary.

Partial Return to Work

If partial return to work begins during the initial 24 months of disability, the member will no longer be considered disabled if their earnings exceed 90 percent of the total effective salary reported for the member on the date the disability began. After 24 consecutive months of disability, the member will no longer be considered disabled if they are able to work 90 percent of the employment hours reported on the date disability began, in any occupation that they are fitted by education, training, or experience.

Long-Term Disability Plan

Duration

When a member begins to receive the long-term disability benefit between the ages of 62 and 64, they may be eligible to continue the benefit until their Social Security Normal Retirement Age.