



# SHORT & LONG-TERM DISABILITY INSURANCE



## Short and long-term income replacement in case you can't work

Disability insurance replaces a portion of your lost income if you are unable to work because of an illness or accident. It is much more common to become disabled than to die during your working years, yet fewer than 20% of all working people have disability insurance. Geneva offers three plans that combine short and long-term disability insurance, giving every ministry flexibility.

### BENEFITS

- Access to Unum's Worldwide Emergency Travel Assistance
- Qualification for housing allowance income exclusion, which provides a housing allowance for all eligible disabled PCA ministers receiving benefits from Geneva's Basic and Voluntary LTD Plans
- Rehabilitation and Return to Work Assistance Benefit
- Free access to Unum's Employee Assistance Program, which provides financial guidance, assistance with mental health and grief, and resources for finding childcare
- 14 day elimination period for Short-Term Disability and after 90 days Long-Term Disability begins

### OPTIONS

- **Enhanced: Short and Long-Term Disability Plan**
  - This plan provides a benefit of 66 2/3% of your pre-disability earnings, up to a maximum of \$3,000 a week for the first 90 days and then up to a maximum of \$15,000 per month once Long-Term Disability commences (after the first 90 days).
  - Cost of living adjustments and a 9% retirement contribution will be paid beginning after the 90 day elimination period and through the benefit duration. If you are below age 62 at the time of your disability, payments will continue until you reach your Social Security Normal Retirement Age.
- **Basic Short and Long-Term Disability Plan**
  - This plan provides a benefit of 66 2/3% of your pre-disability earnings, up to a maximum of \$3,000 a week for the first 90 days and then up to a maximum of \$6,000 per month once Long-Term Disability commences (after the first 90 days). If you are below age 60 at the time of your disability, payments will continue until you reach age 65.

### WORLDWIDE EMERGENCY TRAVEL ASSISTANCE

If you are covered under the LTD plans, you can take advantage of Unum's Worldwide Emergency Travel Assistance services. This assistance activates when you have a health emergency while traveling 100 or more miles from home, including outside of the US. The program arranges and pays for services such as doctor referrals, hospital admission guarantee, prescriptions, and more.

### EMPLOYEE ASSISTANCE PROGRAM SERVICES (EAP)

- Unum provides resources and support with will preparation, estate planning, and more
- Unum's Medical Bill Saver (TM) feature assists you in negotiating medical bills and more
- EAP Services through Unum are available 24/7 at 1.800.854.1446

• **Voluntary Short and Long-Term Disability Plan**

- This plan provides a benefit of 60% of your pre-disability earnings, up to a maximum of \$3,000 a week for the first 90 days and then up to a maximum of \$6,000 per month once Long-Term Disability commences (after the first 90 days). If you are below age 60 at the time of your disability, payments will continue until you reach age 65.

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\* For each plan, benefits begin after 14 days of disability.  
Contact your administrator to see which of these plans are available to you.



**HOW THE PLANS WORK**

Disability insurance replaces a portion of lost income if you are unable to work due to an illness or accident. Under the Enhanced Short & Long-Term Disability option, you are disabled (and eligible for benefits) when:

- You are unable to work in your own occupation due to sickness or injury, and
- You have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury

The same definition of disability applies to the Basic and Voluntary Short-Term and Long-Term Plans. However, after 24 months of payments under those plans, you would be considered disabled if you are unable to work in any gainful occupation for which you are reasonably fitted by education, training, or experience. Other details of your coverage will vary according to the plan in which you enroll. The following chart compares the provisions of the three available plans.

**OPTION 1 : ENHANCED SHORT-TERM AND LONG-TERM DISABILITY PLAN**

	Enhanced Short-Term Disability	Enhanced Long-Term Disability
Monthly Benefit	66 2/3% of monthly earnings	66 2/3% of monthly earnings
Monthly Maximum	\$3,000 per week	\$15,000 per month (plus retirement income protection, COLA, Dependent Care Benefit, and Survivor Benefit)
Taxation on Disability Payment	No	No
Pre-Existing Condition	N/A	3 months/ 12 months
COLA	N/A	Yes (3% for Duration)
Retirement Income Protection	N/A	9% of monthly earnings
Worldwide Travel Assistance	Yes	Yes

## OPTION 2 : BASIC SHORT-TERM AND LONG-TERM DISABILITY PLAN

	Enhanced Short-Term Disability	Enhanced Long-Term Disability
Monthly Benefit	66 2/3% of monthly earnings	66 2/3% of monthly earnings
Monthly Maximum	\$3,000 per week	\$6,000 per month
Pre-Existing Condition	N/A	3 months/ 12 months
Worldwide Travel Assistance	Yes	Yes

## OPTION 3 : VOLUNTARY SHORT-TERM AND LONG-TERM DISABILITY PLAN

	Enhanced Short-Term Disability	Enhanced Long-Term Disability
Monthly Benefit	60% of monthly earnings	60% of monthly earnings
Monthly Maximum	\$3,000 per week	\$6,000 per month
Pre-Existing Condition	3 months/ 12 months	12 months/ 24months
Worldwide Travel Assistance	Yes	Yes

### WHO CAN PARTICIPATE?

- Full-time (minimum 30 hours per week) employee of PCA church or like-minded organization, living in the U.S.
- Eligibility begins on the first day of the month following your date of hire for most employees
- If you leave your employment with the denomination or, in the case of an ordained pastor, are without call, the LTD Insurance is convertible to an individual policy according to our Conversion Privilege

### SCHEDULE A CONSULTATION

Purchasing insurance is a weighty decision. If you have any questions or thoughts, our benefits advisors—many of whom have served in ministry themselves—are ready to talk or help you enroll. Schedule a call today at [benefits@genevabenefits.org](mailto:benefits@genevabenefits.org).