

Disability Benefits



Application Process and
Employer Responsibilities

Introduction

- Old Disability Plan
- New Disability Plan
- Eligibility: Who Can Apply for Disability
- Qualification for Disability
- Application Process
- Medical Treatment and Vocational Rehabilitation
- Leave of Absence
- Annual Review
- Termination
- Appeal Process
- Employer Responsibilities



Old Disability Plan

Covers members whose first date of service is before July 29, 1992 and did not elect New Plan.

- Member must file application (and be off the payroll) before reaching age 60.
- Member is eligible to receive benefit until death or until found no longer disabled.
- Benefits range between 30%-75% of final average salary.
- Currently, 3,780 members qualify to apply for disability benefits under the Old Plan.



New Disability Plan

Covers members whose first date of service is on or after July 29, 1992.

- Member can apply at any age.
- Benefits end after a specified number of months, even if member remains disabled.
 - At end of period, member can apply for conversion retirement.
- Benefits range between 45%-60% of final average salary.
- Currently, 61,577 members qualify to apply for disability benefits under the New Plan.



Eligibility: Who Can Apply for Disability

Members who:

- Have at least 5 years of total service credit.
- Are covered under the Old Disability Plan or the New Disability Plan.
- Have contributed to SERS within the last 2 years.
- Are not receiving service retirement or a disability benefit from another Ohio retirement system.
- Have not withdrawn their contributions.



Qualification for Disability

- A SERS-appointed physician must find that applicant is mentally or physically incapacitated from performing last assigned duties for at least 12 months.
- The disability must have occurred since the applicant last became a member and before the applicant stopped contributing.
- The Board must concur with the physician's disability finding.



Application Process

- Disability Benefit Application
 - Member contacts SERS for an application.
 - Member is encouraged to apply before sick leave is exhausted.
 - Processing takes 3-5 months.
- Attending Physician Report
 - Member's personal physician/health care provider completes and submits report stating the medical basis for disability.
- Job Duty Form
 - Last employer completes and identifies member's current job and employment status, and provides detailed job description.



Medical Examination

- Upon receipt of completed application, SERS appoints examining physician and schedules medical examination for the member.
- Examiners complete a medical report that includes opinion of disabled or not.



Decision Process

- Overall processing time is approximately 3 – 5 months.
- Medical Advisory Committee reviews medical file and makes recommendation to Retirement Board.
- Retirement Board makes final decision.
- Notice of final decision is sent to member.



Decision Process

- The disability benefit effective date is the first of the month following the later of:
 - Last day of paid service (work or sick leave), or;
 - Wage Certification for Disability must be completed in eSERS by employer.
 - Date the member's completed application for a disability benefit was received by SERS.



Treatment and Vocational Rehabilitation

Approval of application may be made contingent on member agreeing to obtain medical treatment or vocational rehabilitation.

- Medical treatment – Required to obtain medical treatment that would be beneficial to the recovery of the condition.
- Vocational rehabilitation – Tests, evaluations, and/or training for the purpose of enabling disability recipient to find employment in any occupation.



Leave of Absence

Once approved, member is considered to be on a leave of absence for the first 3-5 years.

- All disability recipients have at least a three-year leave of absence.
- Leave of absence is extended to five years if participating in medical treatment or vocational rehabilitation.
- If disability is terminated during leave of absence, employer is obligated to restore the employee to previous position/salary.



Sick Leave

Once approved as a disability recipient, if the member has sick leave remaining, the school determines whether the member can continue using the sick leave.

- Members are generally encouraged to use sick leave.
- When using sick leave, members receive full pay and continuation of their health care benefits.



Annual Review

Annual Medical Examinations

- SERS reviews the disability status of disability recipients annually.
- Standard for continued disability eligibility:
 - While on leave of absence, the standard is whether member is no longer disabled from the SERS-covered position.
 - When leave of absence ends, the standard is whether member is capable of performing a job with pay equal to or greater than 75% of the final average salary (adjusted for inflation), for which he or she is qualified, and that can reasonably be found in member's regional job market.



Termination

A disability benefit stops if any of the following events occur:

- Subsequent SERS medical re-examination finds that member meets applicable standard for termination.
- Member returns to a SERS-covered job.
- Member's death.
- Member requests that benefits end.



Termination

Notice of Termination:

- SERS sends notice of decision to terminate to member.
- If leave of absence has not expired, SERS notifies the employer that member is no longer disabled from last SERS position.
 - Employer must restore member to previous position and salary, or to position and salary similar, no later than the first day of the first month following termination of disability benefit.



Appeal Process

There is an appeal process available when a disability benefit is denied or terminated:

- Member may appeal a decision to deny/terminate benefits.
- Member must submit notice of his or her intent to appeal within 15 days of denial/termination.



Employer Responsibilities

- Complete Job Duty Form when received from SERS
 - Provide detailed job description.
- Wage Certification
- Notify SERS if employing a person receiving a disability benefit.
 - This includes a member whose benefit has not yet terminated.
- Restore employee to former position if SERS terminates disability while member is on leave of absence.



Employer Responsibilities

Wage Certification

- Enter any unreported earnings/deposits in the “Pay Period Certification Details” section.
- Compare what you have reported with what you are entering, especially when there are less than 120 days.



Employer Responsibilities

Wage Certification

- Make any needed account adjustments prior to sending the certification.

