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Nonoccupational Disability Fact Sheet

Disability and Social Security Benefits

You may be eligible for Social Security (SS) disability benefits if your disability lasts more than 12 months. SERS contracts with a firm specializing in assisting members through the SS disability application process.

If your case is not accepted by the firm and you remain disabled for more than 12 months, you must directly apply for SS disability benefits to the Social Security Administration (SSA). SERS reduces your benefit by the amount you receive for SS disability.

There are specific rules around your benefit if you are approved for SS disability benefits. Contact us as soon as possible if you are approved.

Working while disabled

You can work outside of state government and earn up to the calendar quarterly earnings limitation without disrupting your disability benefit. If you exceed the earnings limitation, you may not be eligible for benefits and you will need to pay the difference in the earnings and the limitation to SERS.

During your disability, you may be contacted regarding your disability, current medical treatment and other daily activities. You may also be asked to undergo an independent medical examination. Your cooperation is vital to the disability investigation process to ensure your benefit is not interrupted.

Nonoccupational disability benefits are available to state employees who are disabled from non-work-related causes and have met the eligibility requirements.

Eligibility

In order to qualify for nonoccupational disability you must have:

- 18 months of creditable service with SERS (Teachers' or State Universities Retirement Systems' service credit can also be used to establish 18 months with SERS).
- Used all accrued sick days.
- Been granted a medical leave of absence from your agency.
- Submitted a medical report to our office by a licensed medical professional.
- SERS find you disabled from performing your assigned job duties.

Benefits start to accrue 31 days after your absence from work, or the day after you were last paid, whichever occurs last. The benefit for Tier 1 members (individual who became a member of SERS or a reciprocal system before 1/1/11) is 50% of your monthly salary in effect on the date you last receive wages from your employer, or your final average compensation, whichever is higher. The benefit for Tier 2 members (individual who became a member of SERS or a reciprocal system after 12/31/10) is 50% of your final average compensation.

You will continue to receive your benefit until one of the following:

- Your disability has ended.
- You return to work or become gainfully employed.
- Your disability payments have been made for a period of time equal to half of your earned service credit.
- If your benefit begins *before* age 60, it will cease at age 65.
- If your benefit begins *at* age 60 or older, it will cease after five (5) years, subject to the one-half service credit limitation.
- You fail to cooperate with SERS.

Every January and July a new medical form is sent to you, which must be completed by your provider. You are not required to have an exam if you've seen your provider within the last two months, however your provider must still complete the form, attach the most recent exam notes and return to SERS. You will also receive a Certificate of Disability form, which must be completed and returned to SERS within 60 days of receipt.

Call SERS at 217-785-7444 if you have questions or need assistance with your disability benefit.