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Occupational Disability Fact Sheet

Disability and Workers' Compensation Benefits

The two types of benefits are payable at the same time. SERS reduces your benefit by the amount you receive under the Workers' Compensation Act. If your Workers' Compensation benefits end, SERS benefits will also end.

If you have a pending claim with IWCC after your Workers' Compensation and SERS benefits have ended, see the SERS Handbook, under the section for "Temporary Disability Benefits."

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 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.

If your injury was caused by a third party (i.e., motorist, contractor, etc.) and you collect money from that party, SERS is entitled to a reimbursement for sums paid to you in occupational disability benefits and service contributions.

Occupational disability benefits are available to state employees who are disabled from work-related causes. A claim must first be filed with the Illinois Workers' Compensation Commission (IWCC).

Eligibility

All contributing SERS members who become disabled from work-related causes are eligible for occupational disability benefits. The total benefit for a Tier 1 member (individual who became a member of SERS or a reciprocal system before 1/1/11) is 75% of your monthly salary in effect on the date you last received wages from your agency, or your final average compensation (FAC) whichever is higher. The benefit for Tier 2 member (individual who became a member of SERS or a reciprocal system after 12/31/10) is 75% of your FAC.

In order to qualify for occupational disability you must:

- File a claim with the Workers' Compensation Act **or** the Risk Management Division of the Department of Central Management Services. They will determine if your disability is payable under the Workers' Compensation Act.
- Have a medical report submitted to our office by a licensed and practicing medical professional.
- SERS must find you disabled from performing your assigned job duties.

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

- Your disability has ended.
- You return to work or become gainfully employed.
- 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.
- The total temporary disability benefit you receive from Workers' Compensation stops.
- You fail to cooperate with SERS.

Every January and July a new medical form is sent to you, which must be completed by a medical professional. 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 and return it to SERS. You will also receive a Certificate of Disability form, certifying that you have not earned more than the calendar quarterly earnings limitation while receiving your SERS disability benefit.

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