



Disability



Revised 01/09/2026

SERS offers three types of disability benefits

- Nonoccupational
- Occupational
- Temporary

Nonoccupational Disability



Requirements for Nonoccupational Disability Benefits

- 18 months of credited service with SERS (reciprocal service with TRS or SURS can apply)
- Must use all accumulated sick leave
- Must be granted a medical leave of absence by agency
- Must apply by submitting all required forms to SERS
- SERS determines you are disabled
- Disability must continue beyond 30 days after stopping work

When payments begin & end:

Benefits begin to accrue on the latest of:

- The 31st day of absence from work because of disability (includes days when sick pay was received)
- The 31st day after the medical onset of disability
- The last day wages were received (including periods when sick pay was received)

Benefits end:

- When ½ of credited service is exhausted
- When disability ends
- When member returns to work for the State or becomes gainfully employed
- When member reaches age 65 (if disability began after age 60, benefits are payable up to five years)

Benefit Amount

Tier 1 members

- 50% of salary OR Final Average Compensation (FAC) on date removed from payroll, whichever is greater

Tier 2 members

- 50% of Final Average Compensation (FAC) on date removed from payroll

Final Average Compensation (FAC)

- FAC for Tier 1 members is the average of the 48 highest consecutive months of service within the last 10 years
- FAC for Tier 2 members is the average of the 96 highest consecutive months of service within the last 10 years
- FAC is the same as AFC

Benefit Reduction

- Nonoccupational disability benefits will be reduced by:
 - the amount payable from Social Security, if approved for Social Security disability benefits
 - the amount of pension a member is eligible to receive from Social Security if member has reached full retirement age – SERS' benefits are reduced even if the member is not drawing their full SSA retirement benefit.
- Any SERS benefits received during the same time as a retroactive Social Security payment will result in an overpayment

Pregnancy and Nonoccupational Disability

Since members now receive 12 weeks of maternity leave, most will no longer qualify for SERS' nonoccupational disability benefit. If the member has a medical condition that would keep her off work after her maternity leave, she will have to supply medical evidence to support her inability to return to work.*

*Does not apply to Tollway employees

Early Pregnancy Leave

Members who are taken off work for a medical condition prior to delivery can apply for SERS' Nonoccupational disability. Medical evidence of the member's need to be off work must be submitted and the member must be off work more than 30 days prior to the expected date of delivery to qualify.

Returning to work from Nonoccupational Disability leave

- It is the member's responsibility to notify SERS when they return to work.
- If a member returns to work and they become disabled from the SAME cause within 60 days, the 30-day waiting period is waived.
- If a member is off work on a nonoccupational disability and they suffer another injury or illness, their disability can be extended, and they would not have another 30-day waiting period – *if* they never physically returned to work.

Terminated Benefits Exceptions

If a Tier 1 member's Nonoccupational benefit is terminated because of their $\frac{1}{2}$ time ceasing and the member is still disabled, they can become eligible for an unreduced retirement annuity if:

(no COLAs until age 60)

- Member is age 60 and has at least 8 years of credited service
- Member is age 55 and has at least 15 years of credited service
- Member is age 50 and has at least 20 years of credited service

If a Tier 2 member's ½ time ceases

- Tier 2 members may take a full retirement if:
- They have 10 years of credited service and become age 67, or if their disability ends at age 65
- Tier 2 members may take a reduced retirement if:
- They are between 62-67 and have at least 10 years of credited service

Occupational Disability

Benefits are paid if you are unable to work due to a work-related illness or injury

Applying for Occupational Disability

- File a claim with the Illinois Workers' Compensation Commission to determine if your disability is work-related
- File the required forms with SERS

When payments begin & end

Payments Begin When:

- SERS determines you are disabled
- You receive benefits under the Workers' Compensation or Occupational Diseases Act
- You are removed from your agency payroll

Payments End When:

- Your disability ends
- You resume employment
- Workers' Compensation stops paying benefits
- You reach age 65 (if disability begins after age 60, benefits are payable five years)

Turning 65 on an occupational benefit.

- Both Tier 1 and Tier 2 members whose occupational disability benefit ends when they turn 65 or ends after 5 years if the member was over age 60 at the time disability began, are eligible to draw a pension, even if the member is not vested.
- ILCS 40 5/14-123: “At the end of the month in which the benefits cease as prescribed in paragraphs (3) or (4) above, if the member is still disabled, he shall become entitled to a retirement annuity and the minimum period of service prescribed for the receipt of such annuity shall be waived.”

Benefit Amount

Tier 1 Members

- 75% of member's Final Average Compensation or monthly rate of pay on the date removed from payroll, whichever is greater

Tier 2 Members

- 75% of Final Average Compensation on the date removed from payroll

The benefit amount is reduced by any payments made under the Workers' Compensation Act or the Workers' Occupational Diseases Act

Temporary Disability



Temporary Disability Benefits

- This benefit is only available when there is a disputed Workers' Compensation claim
- Members cannot be put on a Non-Occupational disability if they are appealing a Workers' Compensation denial or suspension of TTD benefits
- Members are not required to exhaust their sick time for a Temporary benefit – however the agency may require them to use sick time

Eligibility for SERS' Temporary Benefit

- An approved medical leave of absence is NOT required
- Members do not have to exhaust their sick time

If claim for TTD is denied

- SERS determines you are disabled
- You have at least 18 months of credited service with SERS (includes reciprocal service with TRS or SURS)
- Your claim for TTD was denied
- You filed an appeal with the Illinois Workers' Compensation Commission (Application for Adjustment of Claim)
- You submit the required forms to SERS
- You have not received, or had a right to receive, any compensation for at least 30 days

If TTD is terminated

- SERS determines you are disabled
- You have at least 18 months of credited service with SERS (includes reciprocal service with TRS or SURS)
- You submit the required forms to SERS
- You have filed an appeal with the Illinois WCC (19b)
- You have served a 30-day waiting period from the date last paid

Temporary Benefits

Will also be offset by any Social Security Disability or retirement benefits a member is eligible to receive

When payments begin & end

Benefits begin

- on the 31st day from the date member received any compensation, if your claim was denied by the Workers' Compensation Act

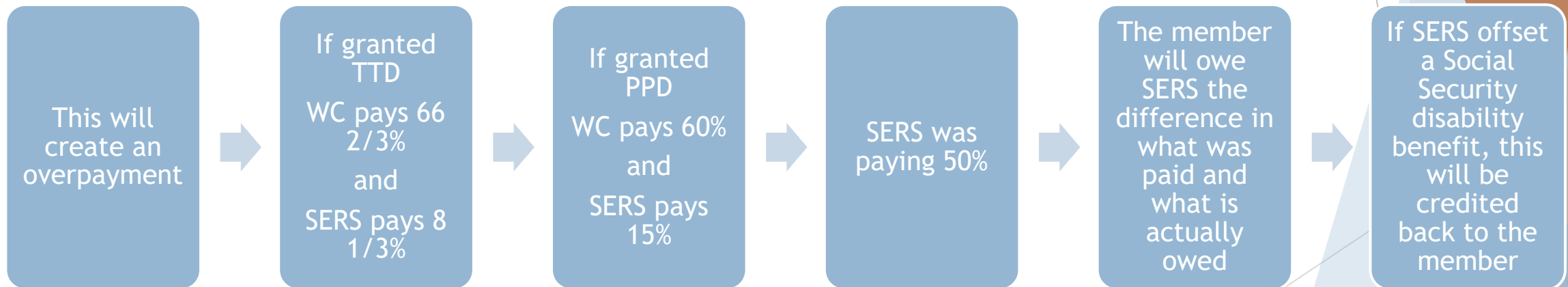
OR

- Benefits are payable 30 days after cessation of TTD

Benefits end

- When ½ of credited service has been exhausted
- When the disability ends
- When the member returns to their State job or resumes gainful employment
- When member reaches age 65 (if disability began age 60 or after they get 5 years)

If a member wins their appeal with IWCC, their temporary benefits will be converted to occupational benefits



Service Credits

While you receive disability benefits, your SERS account will continue to be credited with service and contributions as if you were working.

Disability Certification

- Members on any SERS disability benefit are required to certify their disability every January and July
- Members must complete a certification form. This form asks about outside employment and SSA benefits.
- Members must have their medical provider complete a SERS Medical Report Form
- Members on nonoccupational and temporary disability benefits are required to submit medical records from their most recent office visit. This visit must be within 3 months of the certification period.

Working while on a disability benefit

- A member can work while on a SERS disability benefit if the job duties are not above their medical restriction, if it is not for the State of Illinois, and if they do not exceed SERS' quarterly earnings limitation.
- Any member receiving a disability benefit with employment earnings more than the “substantial gainful activity” rate as determined by the Social Security Administration (SSA) in any calendar quarter, including self-employment, is not eligible for a SERS disability benefit.
- The “substantial gainful activity” rate determined by SSA can be found at <https://www.ssa.gov/oact/cola/sga.html>
- If a member becomes gainfully employed while on a disability benefit this could create an overpayment, and some benefit payments may be due back to SERS.

Benefit Increases

Members on a Nonoccupational or Occupational disability benefit are eligible to receive Cost of Living increases (ad hoc increases)

- Benefits are increased by 7% on January 1 after four consecutive years of being granted the benefit
- On each January following the date of the 7% increase, there is a 3% benefit increase
- Members receiving SERS' Temporary benefit are not eligible for increases

SERS Website

<https://srs.illinois.gov/>

- Find information about your benefits
- Check out Member Services for access to your SERS membership details or disability application packets
- Sign up for retirement workshops

Important Information

- SERS pays one month in arrears
- Members may not receive their first disability check for almost two months
- Member must inform SERS when they return to work
- SERS' benefit is offset by what a member receives from Workers' Compensation or from a Social Security benefit
- Members can resign from their agency and still receive SERS' benefit if they continue to meet the eligibility requirements for disability
- Members must apply for our benefit to receive it
- Members are expected to repay all overpayments created by Social Security disability awards or WC settlements and awards after receiving SERS' Temporary benefit

SERS must find you disabled.

- To be eligible for a benefit, a member must be found mentally or physically incapacitated from performing your job duties.
- An approved medical leave of absence from your agency does not guarantee that you will be found disabled by SERS.
- To expedite your claim and avoid timely delays, it is in the member's best interest to obtain copies of your medical records regarding treatment for your disabling impairment.
- SERS does not request or pay for copies of members' medical records.
- A pending claim may be purged if additional medical records are not received when requested.
- Benefits can be suspended for failure to submit additional medical evidence when requested.

General Contact Resources

Web Address:

srs.illinois.gov

Call Center

217-785-7444

Email:

sers@srs.illinois.gov

