



# Disability Benefit Information

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# Disability

SERS offers three types of disability benefits:

- Nonoccupational
- Occupational
- Temporary



# Nonoccupational Disability (Non-Work Related Injury/Illness)

## Requirements for Nonoccupational Disability Benefits

- Must be granted a medical leave of absence by agency
- Disability must continue beyond 30 days after stopping work
- 18 months of credited service with SERS (reciprocal service with TRS or SURS can apply)
- Must use all accumulated sick leave
- Submit Nonoccupational Disability Application and all required documents to SERS
- SERS determines member is disabled

# Nonoccupational Disability

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## When payments begin & end

### Benefits begin:

- The 31<sup>st</sup> day of absence from work because of disability (Sick time is included in the 30-day waiting period)
- The 31<sup>st</sup> day after the medical onset of disability
- The last day wages were received (including periods when sick pay was received)

### Benefits end:

- When disability ends
- When member returns to work for the State or becomes gainfully employed
- When  $\frac{1}{2}$  of service credit is exhausted
- When member reaches age 65
- If disability began after age 60, benefits are payable for a maximum of 5 years as long as the member has at least 10 years of credited service



# Nonoccupational Disability Half Time Ceasing

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If a member's Nonoccupational benefit is terminated because of the ½ time limit and the member is still disabled, they are eligible for an unreduced retirement annuity if:

## Tier 1

- Member is age 60 with at least 8 years of service credit
- Member is age 55 with at least 15 years of service credit
- Member is age 50 with at least 20 years of service credit

## Tier 2

- Member is age 67 with at least 10 years of service credit

## Tier 2 (reduced option)

- Member is 62 with at least 10 years of service credit

Nonoccupational benefit amounts offset

# Nonoccupational Disability



## Benefit Amounts

### Tier 1 Members

- 50% of the member's monthly rate of pay or Final Average Compensation as of the date removed from payroll, whichever is the higher of the two.

### Tier 2 Members

- 50% of the member's Final Average Compensation as of the date removed from payroll.

The benefit amount is reduced by Social Security Disability benefits, or Social Security Retirement benefits if the member is at **full** retirement age regardless of if the member is receiving Social Security or not.

# Occupational Disability (Work-Related Injury/Illness)



## Requirements for Occupational Disability Benefits

- File a claim with the Illinois Workers' Compensation Commission to determine if your disability is work-related
- Must be paid TTD benefits from IL Workers' Compensation or receive a Workers' Compensation Settlement
- Submit an occupational disability application and all required documents to SERS
- SERS determines you are disabled

# Occupational Disability

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## When payments begin & end

### Benefits begin:

- SERS determines member is disabled
- Receive benefits under the Workers' Compensation or Occupational Diseases Act
- You are removed from your agency payroll
- SERS can pay the same days as Workers' Compensation pays

### Benefits end:

- Your disability ends
- You resume employment
- Workers' Compensation stops paying benefits
- You reach age 65
- If disability begins after age 60, benefits can be paid for a maximum of five years.





# Occupational Disability Benefit Amounts

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## **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 Benefits

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- This benefit is only available when there is a disputed Workers' Compensation claim and member is filing an appeal with Workers' Compensation
- Members **are not eligible** for a Non-Occupational disability benefit 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



# Temporary Disability Eligibility

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## Requirements for Temporary Disability Benefits

If the claim for TTD is denied:

- You filed an appeal with the Illinois Workers' Compensation Commission
  - Have at least 18 months of credited service with SERS (includes reciprocal service)
  - You submit the Temporary Disability application and all required documents to SERS
  - SERS determines member is disabled
  - Can begin receiving payments on the 31<sup>st</sup> day from the day last paid by the agency.
- An approved medical leave of absence is NOT required
  - Members do not have to exhaust their sick time

# Temporary Disability Eligibility

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If TTD is terminated:

- You have filed an appeal with the Illinois WCC (19b)
- You must have at least 18 months of credited service with SERS (includes TRS or SURS reciprocal service)
- You submit the Temporary Disability application and all required documents to SERS
- SERS determines you are disabled

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

# Temporary Disability Offset

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Temporary benefits will be offset by any Social Security Disability, payments received, or retirement benefits eligible to receive once the member has reached their full retirement age.

# Temporary Disability

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## When payments begin & end

### Benefits begin:

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

### OR

- Benefits are payable the next day after cessation of TTD

### Benefits end:

- When the disability ends
- When the member returns to a State job or resumes gainful employment
- When  $\frac{1}{2}$  of credited service has been exhausted
- When member reaches age 65
- If disability began after age 60, they can receive benefits for up to 5 years as long as the member has at least 10 years of credited service.

# Temporary Disability

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## Benefit Amounts

### Tier 1 Members

- 50% of member's monthly rate of pay or Final Average Compensation as of the date removed from payroll, whichever is the higher of the two.

### Tier 2 Members

- 50% of the member's Final Average Compensation as of the date removed from payroll.

The benefit amount is reduced by Social Security Disability benefits, or Social Security Retirement benefits if the member is at **full** retirement age, regardless of if the member is receiving Social Security or not.