



# Disability Protection



## We've Got You Covered

The Office of Retirement Services (ORS) is here to help you understand your disability benefits. As a member of the Defined Benefit retirement plan, you have disability protection. If you become ill or injured while you are an active employee of the State of Michigan, and you can no longer work, you may qualify for a disability retirement. There are two types of disability retirement benefits:

- A **duty disability** means you incur a total and permanently disabling injury or illness resulting from duties at work.
- A **nonduty disability** means you incur a total and permanently disabling injury or illness not resulting from duties at work.

If you're considering a disability retirement, read this brochure and visit [michigan.gov/orsstatedb](https://michigan.gov/orsstatedb) to understand the eligibility criteria and application deadlines.



Visit [michigan.gov/orsstatedb](https://michigan.gov/orsstatedb) for more information about your rights and options. Use miAccount's Message Board to discuss your questions with ORS representatives.

## Duty Disability

- You incur a total and permanently disabling injury or illness resulting from duties at work.
- Protection begins your first day on the job.
- You must submit your application to ORS within one year of your date of termination of employment with the State of Michigan. The deadline may be extended in extenuating circumstances.
- If approved, your pension is calculated the same as a regular retirement, but won't be less than \$6,000 annually. At age 60, your payment is recalculated to a service retirement including additional service credit for the time you were receiving the duty disability benefit.

## Nonduty Disability

- You incur a total and permanently disabling injury or illness not resulting from duties at work.
- Protection begins when you're vested with the equivalent of 10 years full-time State of Michigan employment.
- You must submit your application to ORS within one year of your date of termination with the State of Michigan. The deadline may be extended in extenuating circumstances.
- If approved, your pension is calculated the same as a regular service retirement.

# Application Process

**1 REQUEST A PACKET**  
on disability retirement from ORS.



**2 COMPLETE YOUR APPLICATION**  
If you've terminated employment, file within one year of your termination date.



**3 MAIL YOUR COMPLETED FORMS**  
to Disability Determination Services (DDS).



**4 DDS REVIEWS YOUR CASE**  
and reports its findings to ORS.



## **APPROVED**

- DDS determines the medical condition meets disability criteria and notifies ORS.
- If ORS agrees with the DDS evaluation, you will receive an award letter.
- ORS will then process your application and insurance enrollments upon receiving official termination information from your employer. You must terminate employment to avoid delays.
- After ORS has all required information from you and your employer, you'll receive your first pension payment in four to six weeks.
- Every year, before age 60, you must submit the Annual Disability Certification form.
- You must obtain approval from ORS before any return to work. Earnings limits apply to those working after disability retirement. For current information on working after retirement rules visit [michigan.gov/orsstatedb](http://michigan.gov/orsstatedb).

## **DENIED**

- DDS determines the condition doesn't meet medical requirements for a disability pension.
- You will receive a denial letter, which explains your appeal rights and the deadline for filing an appeal.



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