



Disability Protection

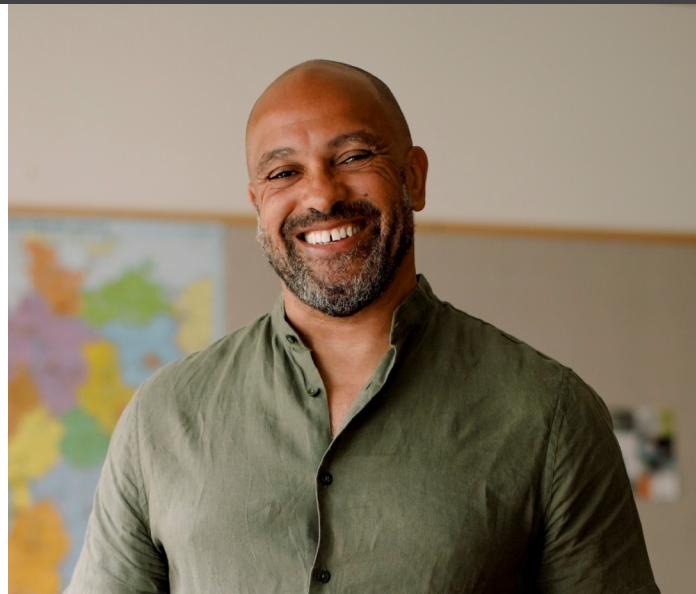
We've got you covered

The Michigan Office of Retirement Services (ORS) is here to help you understand your disability benefits. Since your retirement plan includes a pension, you have disability protection. If you become ill or injured while you are an active employee of a participating Michigan public school, 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 totally and permanently disabling injury or illness resulting from duties at work.
- A **nonduty disability** means you incur a totally and permanently disabling injury or illness not resulting from duties at work.

To qualify for a disability retirement, you can't be eligible to retire with regular age and service requirements.

Visit Michigan.gov/ORSSchools to understand the eligibility criteria and application deadlines. Contact ORS to receive a disability retirement packet.



Use miAccount's Message Board to discuss your questions with an ORS representative.

Duty disability

- You incur a totally and permanently disabling injury or illness resulting from duties at work.
- Protection begins your first day on the job.
- If you've terminated employment, you must submit your application within one year of your termination date.
- If you are on an approved leave of absence, your termination date is the date two years after your employer last reported service for you.
- You must be receiving weekly workers' compensation benefits when you apply.
- If approved, your pension is calculated the same as a regular service retirement, using your total years of service or 10 years of service, whichever is higher.

Nonduty disability

- You incur a totally 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 public school employment.
- If you've terminated employment, you must submit your application to ORS within one year of your termination date. The deadline may be extended in extenuating circumstances.
- If you are on an approved leave of absence, your termination date is the date two years after your employer last reported service for you.
- If approved, your pension is calculated the same as a regular service retirement.

Contact ORS to receive a disability retirement packet. There are time limits to apply. More information about disability retirement and insurance eligibility is available at Michigan.gov/ORSSchools.

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

- ORS will 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.
- Each year, before age 60, you'll receive the *Annual Disability Certification* form. You must complete and submit it by the deadline.
- 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/ORSSchools.

Denied

- You will receive a denial letter, which explains your appeal rights and the deadline for filing an appeal.



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