



Disability Protection

We've got you covered

The Michigan Office of Retirement Services (ORS) is here to help you understand your disability benefits. As a member of the Defined Benefit 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 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.

Visit Michigan.gov/ORSStateDB 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.
- 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, 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 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 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

-  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.
-  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.

Denied

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



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