

State Teachers Retirement System of Ohio
DISABILITY BENEFITS

INFORMATION YOU NEED TO KNOW ABOUT APPLYING FOR
STRS OHIO DISABILITY BENEFITS

For **Defined Benefit** and
Combined Plan Members

STRS
OHIO

11-172, 03/22/0

STRS Ohio offers disability benefits for members who have a physical or mental condition that incapacitates them from performing their most recent job duties.

INFORMATION IN THIS PRESENTATION

- **Important considerations**
 - Deciding whether or not to apply
- **How to apply — four steps**
- **Application process**
- **Benefit effective dates**
- **Items to remember**

This presentation will give you an overview of the process of applying for disability benefits with STRS Ohio. We will start by reviewing the important considerations you should make when deciding whether or not to apply for disability benefits. Next, we will review the four main steps of the disability benefit application process and what happens once your application is received by STRS Ohio. We will then explain when the benefit becomes effective if your application is approved. And finally, we'll review a few additional items you should remember as you go through the process and during the time you may be receiving disability benefits.

IS DISABILITY RIGHT FOR YOU?



OPTIONS

- **Review ADA accommodations, discuss with employer and continue working**
- **Apply for service retirement if eligible**
 - Can work in the teaching profession while on service retirement



The decision of whether or not to apply for disability benefits can be difficult. Disability recipients cannot perform any teaching service while receiving benefits. Let's take a look at your alternatives to applying for disability benefits.

If you would like to continue in your position but are experiencing some limitations, you may want to review the Americans with Disabilities Act. This act ensures that people who want to work are not kept out of the workplace when reasonable accommodations can be made to permit them to work despite their disabling condition. You should discuss your needs with your employer and find out what accommodations, if any, can be made for you.

If you are still able to teach but no longer desire to teach, you could apply for service retirement if you meet STRS Ohio's age and service credit eligibility requirements. Service retirees may resume teaching or other public service two months after their service retirement effective date.

IS DISABILITY RIGHT FOR YOU?



OPTIONS

- **Stop teaching; wait to reach retirement eligibility**
- **Seek other Ohio public sector employment (can combine with STRS Ohio credit)**



If you're not eligible for service retirement, you could stop teaching and wait until you meet the age and service requirements and apply at that time.

Keeping in mind there are many types of vocations within the Ohio public sector, another option would be to pursue a position that pays into Ohio Public Employees Retirement System (OPERS) or School Employees Retirement System of Ohio (SERS). You can combine service credit you earn with these systems with STRS Ohio service credit when you retire.

IMPORTANT CONSIDERATIONS

Physical or mental condition that prohibits you from performing your teaching duties

OPTIONS:

- **Talk to your treating physician**
- **Apply for disability benefits**

If you're no longer *physically or mentally* able to teach and the previous options do not work for you, applying for disability may be the right choice.

Before applying for disability benefits, you should discuss your situation with your treating physician and have your medical specialist's support.

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IMPORTANT CONSIDERATIONS



Medical criteria to apply for disability benefits

- **Condition prevents individual from performing job duties**
- **Condition is expected to last 12 months or more**
- **Condition occurred or increased since last becoming a member**
- **Condition is medically determinable impairment**



The medical criteria for disability benefits are:

- A disabling medical condition prevents the individual from performance of his or her most recent job duties; and
- The condition is expected to last at least 12 continuous months from the date STRS Ohio receives the completed Disability Application Packet; and
- The disability must have occurred since last becoming a member or increased since that time as to make the condition disabling under the criteria above.
- Note: A disabling medical condition is a medically determinable physical or mental impairment which is supported by standard objective and pertinent medical evidence.

IMPORTANT CONSIDERATIONS



- **STRS Ohio does not offer short-term or partial disability**
- **Disability benefit recipients are not eligible to perform any paid or volunteer teaching services while receiving benefits**



STRS Ohio does not offer short-term or partial disability benefits.

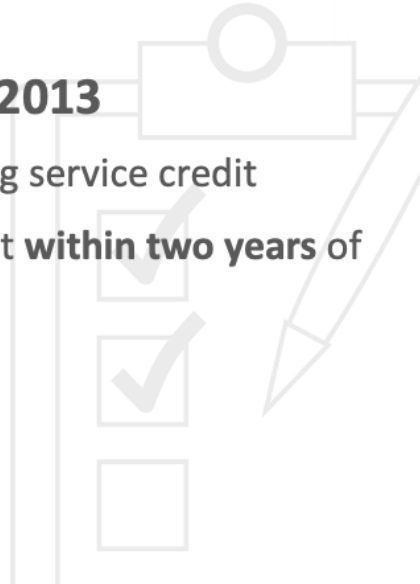
Unlike service retirement recipients, disability benefit recipients are not eligible to perform any paid or volunteer teaching services while receiving benefits.

IMPORTANT CONSIDERATIONS



Eligibility

- **Service credit on account June 30, 2013**
 - Must have **five or more years** of qualifying service credit
 - STRS Ohio must receive application packet **within two years** of last date earned service



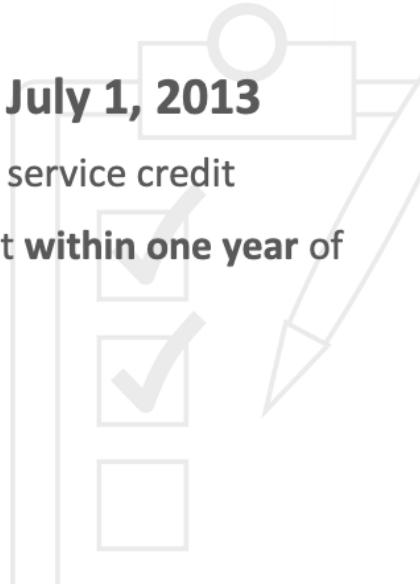
If you had service credit on account with STRS Ohio on June 30, 2013, you must have five or more years of qualifying service credit when applying for disability. STRS Ohio must receive your completed application packet for disability benefits within two years of your last date of earned service.

IMPORTANT CONSIDERATIONS



Eligibility

- **Membership beginning on or after July 1, 2013**
 - Must have **10 or more years** of qualifying service credit
 - STRS Ohio must receive application packet **within one year** of last date earned service



If your membership with STRS Ohio began on or after July 1, 2013, you must have 10 or more years of qualifying service credit when applying for disability. STRS Ohio must receive your completed application packet for disability benefits within one year of your last date of earned service.

IMPORTANT CONSIDERATIONS



- **Start application process when condition is disabling and affects your ability to teach**
- **Don't exhaust your sick leave — application process can average four to six months**
- **Apply with the retirement system (STRS Ohio, OPERS or SERS) where you have the most service credit**



If you decide to apply for disability benefits, you should start the process as soon as you recognize that your disabling condition significantly affects your ability to teach. Doing so may help you avoid exhausting sick leave and your income before the application process is complete.

You should expect the process to average about four to six months from the time STRS Ohio receives your completed application materials until the time the recommendation is made to approve or deny benefits.

If you have service with OPERS or SERS, apply for disability benefits with the retirement system that has the most total service credit. In other words, if your current or most recent employer does not contribute to STRS Ohio on your behalf, you will apply for disability benefits with STRS Ohio if you have more service credit with STRS Ohio than with OPERS or SERS.

HOW TO APPLY — **FOUR STEPS**

STEP 1 — *Disability Benefit Application*

- **Complete application or have someone complete it on your behalf**

STRS Ohio has a disability benefits application process that is easy to understand and can be completed on your own. There are four basic steps in the process.

Step 1 — Complete a *Disability Benefit Application*. If your health prevents you from completing the application, you may have someone complete the form on your behalf.

HOW TO APPLY — FOUR STEPS

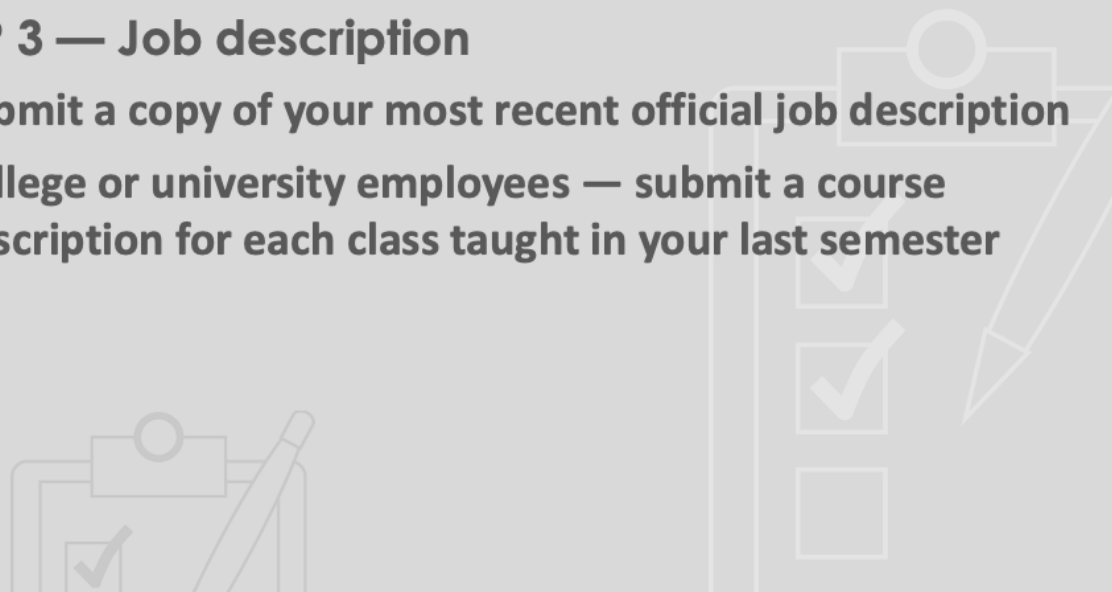
STEP 2 — *Report by Employer for a Disability Benefit Applicant*

- **Your employer will complete the report**
- **Employer returns report directly to STRS Ohio**

Step 2 — Your employer will need to complete a *Report by Employer for a Disability Benefit Applicant* and return the form directly to STRS Ohio.

HOW TO APPLY — **FOUR STEPS**

STEP 3 — Job description

- **Submit a copy of your most recent official job description**
 - **College or university employees — submit a course description for each class taught in your last semester**
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Step 3 — You must obtain and submit a copy of your most recent official job description. If you work at the college or university level, provide a course description for each class you taught during your last semester.

HOW TO APPLY — FOUR STEPS

Step 4 — *Attending Physician's Report*

- **Completed by medical specialist (M.D. or D.O.) in an area of accepted care for the condition**
- **Must be completed within two months of an in-person examination**
- **A different medical specialist must complete a report for each condition**

Step 4 — A medical specialist who is treating your disabling condition will need to complete an *Attending Physician's Report* and should return the form to you. Medical specialist is defined as a non-primary care doctor of medicine (M.D.) or doctor of osteopathic medicine (D.O.) who has completed further education to specialize in surgery or the treatment of a condition. The medical specialist who completes the report must be in an area of accepted care for the condition — for example, a neurologist for multiple sclerosis or stroke, an oncologist for cancer or a psychiatrist for a mental health condition.

The medical specialist must have an established treating relationship with you and must have completed an **in-person** physical or mental status examination within two months of completing the application. Examinations performed by a nurse, physician assistant, counselor or other medical staff are not sufficient.

If you have multiple disabling conditions, an *Attending Physician's Report* must be completed by a different medical specialist for each condition.

HOW TO APPLY — FOUR STEPS

STEP 4 — *Attending Physician's Report* (continued)

- **Should include objective medical evidence**
 - Results of current examination
 - Laboratory findings
 - Diagnosis and treatment
 - Pathology reports
 - Hospital discharge summaries
 - X-rays, MRIs or CT scans
 - Neuropsychological testing
 - Other diagnostic testing

The *Attending Physician's Report* should include supporting relevant objective medical evidence. A note from an in-person office visit with a complete physical or mental status exam must be provided. Examples of other medical evidence include laboratory findings, diagnosis and treatment, pathology reports, hospital discharge summaries, X-rays, MRIs, CT scans, neuropsychological testing and other diagnostic testing completed up to 12 months preceding the date STRS Ohio receives your completed application.

HOW TO APPLY — **FOUR STEPS**

Application will begin processing after all four items are received

STEP 1 — *Disability Benefit Application*

STEP 2 — *Report by Employer for a Disability Benefit Applicant*

STEP 3 — *Most recent official job description*

STEP 4 — *Attending Physician's Report*

To obtain a Disability Application Packet, call STRS Ohio toll-free at 888-227-7877.

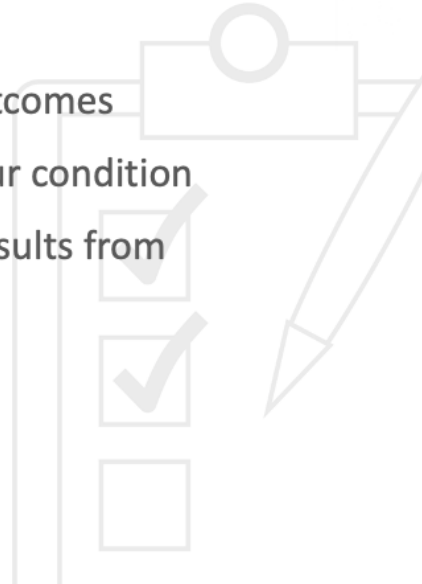
All four items must be completed and returned to STRS Ohio before we begin processing your application. You will return the completed items directly to STRS Ohio, with the exception of the *Report by Employer* form that your employer will send directly to STRS Ohio. All of these forms are included in the Disability Application Packet. You can obtain a packet by contacting STRS Ohio.

APPLICATION PROCESS



• Potential delays

- Recent surgery and awaiting recovery outcomes
- Awaiting completion of treatment for your condition
- Awaiting completion of diagnostic test results from your physician



There can be a delay of up to six months during the application process if you have had a recent surgery and recovery outcomes are not yet known. The process can also be delayed if you are undergoing treatment such as physical or psychiatric therapy for your condition and have not yet completed it.

Even if you have not undergone a treatment plan when you apply for disability benefits, the STRS Ohio Medical Review Board may recommend a period of medical treatment for up to six months before beginning or continuing the application process.

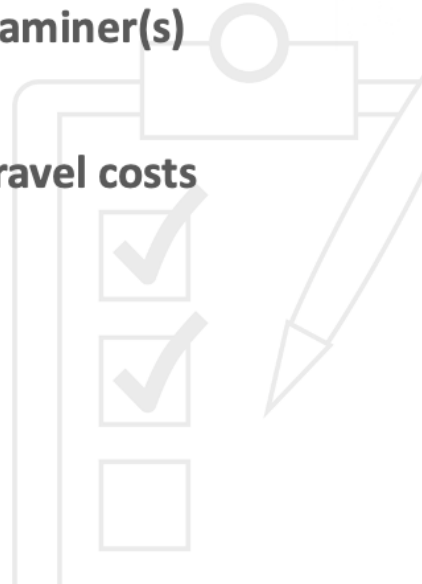
If your physician is performing tests to diagnose your condition, a delay may be requested to wait for the submission of the test results.

APPLICATION REVIEW PROCESS



Examination by independent medical examiner(s)

- Selected by STRS Ohio
- STRS Ohio pays examination fee, not travel costs



Once STRS Ohio receives all the completed documents in the packet, we will begin the application review process.

You will be assigned an independent medical examiner, selected by the Medical Review Board, to review your condition. The Medical Review Board chair appoints specialists to perform unbiased, independent examinations after reviewing your application and *Attending Physician's Report*. The exam will be by an independent medical examiner located in the Columbus, Cleveland or Cincinnati areas. While we strive to find an examiner close to your home, travel to another area of Ohio may be required.

APPLICATION REVIEW PROCESS



Medical Review Board

- Reviews your application
- Makes recommendation based on *Attending Physician's Report* and report from independent medical examiner

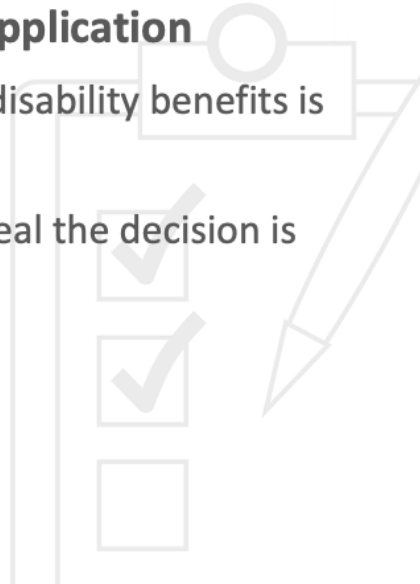


The Medical Review Board chair will review the independent medical examination report and the reports submitted by your attending physician. You will be notified in writing if your application will be recommended to the State Teachers Retirement Board for approval, delayed for further treatment or not recommended for approval.

APPLICATION REVIEW PROCESS



- **Retirement Board votes on disability application**
 - If approved, information needed to pay disability benefits is requested (from you and your employer)
 - If denied, information about how to appeal the decision is mailed to you



If the Medical Review Board recommends approval of your disability application and the Retirement Board approves the application, processing of your benefit payment will begin. However, additional documents are required to process and pay your benefit.

If your disability application is not recommended for approval, information on appealing the decision will be mailed to you.

IF DISABILITY BENEFITS ARE APPROVED

Effective date of disability benefits

- **The first of the month following the latter of:**
 - Last day of paid service (work or sick leave) or
 - Date the member's most recent application for a disability benefit was received by STRS Ohio — all four items

You should allow at least two months from the approval date to receive the first benefit payment

If disability benefits are approved, your disability benefit effective date will be the first day of the month following the latter of: the last day for which compensation was paid or the date your most recent application for disability benefits was received.

The last day of compensation is the last day of paid service with any of the following: STRS Ohio, other public or private teaching service or service with another Ohio public retirement system that is combined with your STRS Ohio service to pay disability benefits.

An application for disability benefits is considered received by STRS Ohio when all four application items have been submitted: a *Disability Benefit Application*, an *Attending Physician's Report*, a *Report by Employer for a Disability Benefit Applicant* and your most recent official job description provided by the last employer. The *Attending Physician's Report* must have been completed within two months of the most recent in-person exam and include supporting diagnostic testing.

You should allow at least two months from the approval date to receive the first benefit payment.

IF DISABILITY BENEFITS ARE APPROVED

Health care coverage

- **May elect coverage for yourself and eligible dependents**
- **Eligible dependents pay full cost**
- **Effective date**
 - Information available on the STRS Ohio website
 - Discuss with benefits counselor when submitting *Disability Benefit Application*

If you are approved for disability benefits, you may elect STRS Ohio health care coverage for yourself and will pay a premium for that coverage. If you elect coverage, you may also enroll eligible dependents and will pay the full cost of their monthly premiums. Information on health care effective dates is available on the STRS Ohio website and can also be discussed with an STRS Ohio benefits counselor when you submit your *Disability Benefit Application*.



ITEMS TO REMEMBER

- **Disability benefits not paid until approved**
- **Talk to your employer about options during the application process:**
 - Using sick leave
 - Continuing to work

Now that we've reviewed the disability application process, let's review a few important items you should remember as a disability benefit applicant and recipient.

You should expect the disability benefits application process to take on average four to six months. STRS Ohio does not pay disability benefits until after they are approved. You should talk to your employer about the option of using sick leave or you may continue to work. If possible, it is recommended that you apply for disability benefits before your sick leave is exhausted.

ITEMS TO REMEMBER



- **Disability benefit recipients are subject to annual medical reviews and/or examinations**
 - ***Disability Statement of Employment and Earnings* — complete and submit annually**
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As a disability benefit recipient, your eligibility for benefits is reviewed regularly. You may be required to submit a report from your attending physician and/or be examined by an independent medical examiner. These examinations require travel in Ohio. STRS Ohio pays the examiner's fee but does not pay the member's travel expenses.

Disability benefit recipients who have received a benefit for at least 14 months must annually complete and submit a *Disability Statement of Employment and Earnings*. STRS Ohio will notify you when this form is available for completion in your Online Personal Account on the system's website at www.strsoh.org. You are required to document any earnings received and work or volunteer duties performed while receiving disability benefits.

ITEMS TO REMEMBER

- **Benefits terminate if you perform any teaching services (public or private) while receiving disability benefits**
- **Contact STRS Ohio before beginning any employment to determine if it will impact your disability benefit eligibility**



If you perform any teaching service or service similar to your most recent STRS Ohio-covered position while receiving disability benefits, your benefits will terminate. STRS Ohio defines “teacher” as any position performed in a public or private setting that, if performed in Ohio public schools or institutions of higher education, would contribute to STRS Ohio. This also includes tutors, substitutes, electronic classroom instructors and private-lesson providers, in or outside Ohio. Any other employment or volunteer services normally related to or covered by STRS Ohio are also prohibited.

Contact STRS Ohio before beginning any employment to determine if it will impact your disability benefit eligibility.

ITEMS TO REMEMBER

- **STRS Ohio website — www.strsoh.org**
 - Further information on disability benefits
 - Benefit calculators
- **Option of scheduling a meeting with an STRS Ohio benefits counselor**

Further information about disability benefits is available on the STRS Ohio website. Disability and service retirement benefit calculators are also available on the website to estimate the amount of your benefit.

You can also schedule an appointment with an STRS Ohio benefits counselor to review your options.

ITEMS TO REMEMBER

We're here to help!

- **Call STRS Ohio 888-227-7877 (toll-free)**
 - Questions
 - Assistance applying for disability
 - To obtain a Disability Application Packet
- **We will keep you informed during the processing of your application**

STRS Ohio understands that health issues can be challenging. As you apply for disability benefits, we are here to offer assistance. Contact us if you have any questions, if you are unable to complete the disability application process on your own and need assistance, or to obtain a Disability Application Packet.

If you decide to apply for disability benefits, we know you will be eager to find out the status of your application for benefits. Rest assured that we will keep you informed during the processing of your application. We hope this presentation has provided a helpful overview of disability benefits and the application process.

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DISABILITY BENEFITS



This presentation is a summary in plain language for use by STRS Ohio members. It is not intended as a substitute for the Ohio Revised Code or Administrative Code or for any state or federal law or regulation, nor will its interpretation prevail should a conflict arise between it and any law or regulation.

