



Disability Retirement

For members enrolled in the
Defined Benefit Plan



2018|2019

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This brochure is a summary written in plain language for use by STRS Ohio members. It is not intended as a substitute for the Ohio Revised Code or the Ohio 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. More information may be obtained by contacting STRS Ohio toll-free at 888-227-7877.

Considerations before applying for disability

- STRS Ohio offers two disability benefit programs (see Page 2) for members who develop a physical or mental condition that prevents them from performing their most recent job duties.
- STRS Ohio does not offer short-term or partial disability benefits.
 - The disabling injury or illness must be expected to last 12 months or more from the date STRS Ohio receives a completed Disability Application Packet.
- Review the Americans with Disabilities Act and discuss your needs with your employer to see if accommodations can be made so you can continue working.
- You cannot perform any paid or volunteer teaching services while receiving disability benefits.
- If you terminate your disability benefit and elect a service retirement, you may resume teaching or other public service two months after your service retirement effective date.
- You may wish to continue working and seek other employment in the Ohio Public Employees Retirement System (OPERS) or the School Employees Retirement System (SERS) that can be combined with STRS Ohio at service retirement in the future.

If you are no longer physically or mentally able to teach and the previous options do not work for you

- Watch the *Disability Benefits* presentation (available at www.strsoh.org in the Videos section) for an overview of the application process.
- Discuss your situation with your treating physician and have your physician's support before applying for disability benefits.
- Speak with an STRS Ohio benefits counselor.
- See "How to apply for disability retirement" on Page 3.

Disability retirement overview

STRS Ohio has two disability benefit programs for members participating in the Defined Benefit Plan — disability allowance and disability retirement.

- Teachers who were members of STRS Ohio on or before July 29, 1992, participate in either the disability allowance or the disability retirement program. Members who chose the disability allowance program should read the *Disability Allowance* brochure for an explanation of their disability benefits.
- Teachers who became members of STRS Ohio after July 29, 1992, participate under the disability allowance program and should read the *Disability Allowance* brochure for an explanation of their disability benefits.

Teachers who are also members of OPERS and/or SERS must apply for disability benefits with the retirement system where they have the most service credit. The system with the most service will determine and pay the disability benefit.

Members who are unsure of their program selection should refer to their *Annual Statement of Account* or contact STRS Ohio toll-free at 888-227-7877.

Eligibility requirements

To qualify for disability retirement benefits, an STRS Ohio member who earned service credit before July 1, 2013, must:

- Have at least 5.00 years of qualifying service credit* on account with STRS Ohio and submit a completed application packet (see Pages 3–5) within two years of the last date of earned service.
- Not be receiving service retirement benefits.
- Be younger than age 60 when the disability application is filed.

*Qualifying service credit includes earned credit with STRS Ohio, Ohio Public Employees Retirement System (OPERS) or School Employees Retirement System (SERS); restoration of withdrawn credit with STRS Ohio, OPERS or SERS; interrupted Ohio public service due to military service; and earned and restored credit that transfers from Ohio Police & Fire Pension Fund, Highway Patrol Retirement System or Cincinnati Retirement System.

- Stop teaching before reaching age 60.
- Have the most service credit with STRS Ohio (versus OPERS or SERS). If OPERS or SERS has the most service credit, contact the system with the most service credit for a Disability Application Packet.

In lieu of receiving monthly disability benefits from STRS Ohio, members may terminate employment and withdraw their account. See Pages 9–13 for more information.

Medical criteria

The medical criteria for a disability retirement are:

- A disabling medical condition prevents the individual from performing 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 Benefit Application*; and
- The disability must have occurred since last becoming a member or increased in severity since that time as to make the condition disabling under the criteria above.

How to apply for disability retirement

The member should apply for disability retirement in a timely manner to avoid exhausting sick leave before the application process is complete. If the member is also contributing to OPERS and/or SERS, the application must be filed with the retirement system where the member has the most service credit. Due to the number of different review processes, members should allow approximately four to six months for consideration of a disability application. Listed on Pages 4–5 is a summary of steps to follow when applying for disability retirement. For the complete application process, contact STRS Ohio toll-free at 888-227-7877 to request a Disability Application Packet. A presentation providing an overview of the application process is available in the Videos section of the STRS Ohio website.

1. The member contacts STRS Ohio to request a Disability Application Packet, which includes the following:

- *Disability Benefit Application*
- *Report by Employer*
- *Attending Physician's Report*
- *Disability Benefit Application Checklist*
- *Questions and Answers* booklet

2. **All forms included in the packet must be completed and received by STRS Ohio before processing of your application begins.** The *Report by Employer* should be returned to STRS Ohio by the employer with a copy of your most recent official job description.

For a condition to be evaluated as part of the disability application process, a current report from your treating physician (M.D. or D.O.) must be received with the application packet. The physician must certify on the report that the condition is and will continue to be disabling for at least 12 months from the date the application is received by STRS Ohio.

The applicant's physician is also responsible for submitting medical evidence including hospital records or test results from the last 12 months that support the disabling condition.

Note: The member's spouse or a person acting on the member's behalf may also file the application. The member must complete the *Authorization for Release of Retirement Account Information* form and submit it to STRS Ohio before the disability application can be discussed with a family member or any other individual representing the member. This form is available at www.strsoh.org or by contacting STRS Ohio toll-free at 888-227-7877.

3. The member is examined by an independent medical examiner chosen by STRS Ohio. Most STRS Ohio examiners are located in the Columbus, Ohio, area. STRS Ohio pays the examiner's fee, but not the member's travel expenses.
4. STRS Ohio's Medical Review Board may recommend a period of medical treatment for

up to six months before a recommendation is made to the State Teachers Retirement Board.

5. The Medical Review Board evaluates the applicant's medical records and makes a recommendation to the Retirement Board.
6. If the Medical Review Board recommends approval of the application, the member must stop working by the end of that month or at age 60, whichever is earlier. Members who apply for disability retirement benefits must stop working before age 60 even if the approval of the application is not complete.
7. The Retirement Board determines whether the application for disability benefits is approved.
8. STRS Ohio notifies the member of the Retirement Board's decision.
9. If the disability application is approved, STRS Ohio requests final average salary* (FAS) and service credit information from the member's employer to calculate the benefit payments. (Allow at least 90 days from the approval date to receive the first benefit payment.)
10. If the disability application is not approved, information about the appeal process is mailed to the applicant.

Benefit effective date

If approved, the benefit will become effective on the first day of the month following the latter of:

- The last day for which any compensation was paid, or
- The date on which the member's most recent complete disability application was received by STRS Ohio.

A disability application is considered complete when all four of the following items have been received by STRS Ohio: *Disability Benefit Application*; *Attending Physician's Report* that was completed within the last two months and includes medical evidence; most recent official job description from last employer; and *Report by Employer*.

*Final average salary (FAS) is the average of your five highest years of Ohio public earnings.

Important considerations

- Members applying for disability benefits **should not resign**. A member who was under contract when granted disability retirement and who has not resigned shall be considered on a leave of absence from his or her position during the first five years following the effective date of disability benefits.
- If disability retirement is approved by the Retirement Board and accepted by the member, it is the member’s option whether to use remaining sick leave; however, the employer may have guidelines the member must follow. You must stop working before attaining age 60.
- Benefit payments begin on the first day of a month; they are not prorated for partial months. Benefit payments are direct deposited into the banking institution of the recipient’s choice. Benefit recipients with foreign addresses are able to receive paper checks at a home address.
- Disability benefit recipients are subject to annual medical examinations. These examinations may require travel to Columbus, Ohio. STRS Ohio pays the examiner’s fee, but not the member’s travel expenses.
- As a condition for receiving a disability benefit, a recipient may be required to agree in writing to obtain medical treatment recommended by the Medical Review Board. If the recipient fails to obtain required treatment or to submit required medical reports, disability benefits will be terminated.
- Disability benefit recipients who have received a benefit for at least 14 months must annually complete and submit a *Statement of Employment and Earnings After Receipt of a Disability Benefit* form. STRS Ohio automatically mails this form to disability benefit recipients in March. The form requires documentation of any volunteer service or earnings received for work duties performed while receiving disability benefits. If this form is not filed, disability benefits will be terminated.

Estimating a disability retirement benefit

To estimate the amount of a disability retirement benefit, complete the following:

1.	Number of years of Ohio service credit	
2.	Subtract your present age from age 60, enter this number	
3.	Add number of years on Lines 1 and 2	
4.	Multiply years on Line 3 by 2%, enter results on Line 5	× .02
5.	This is your disability retirement formula percentage (minimum = 30% of FAS) (maximum = 75% of FAS)	%
6.	Enter your FAS	\$
7.	Multiply the percentage on Line 5 by the FAS on Line 6 to find your annual disability retirement benefit	\$
	÷ 12 = monthly	\$

Length of disability retirement benefits

Disability benefits terminate:

- If the recipient performs any teaching service in a public or private setting, school or nonschool setting, on a volunteer basis or for compensation, in or outside the state of Ohio (see Page 17);
- If the recipient’s disability benefit was on a combined basis with OPERS and/or SERS and the recipient becomes employed in a position covered by one of these systems;
- At the request of the recipient;
- If a medical reexamination shows the member is no longer disabled;
- If the recipient is not following an agreed-upon treatment plan or does not submit required medical reports; or
- If the recipient has not filed the *Statement of Employment and Earnings After Receipt of a Disability Benefit* form noted on Page 6.

If disability benefits terminate, a member may:

1. Apply for service retirement if eligibility requirements have been met.

The percentage used in calculating a member's service retirement benefit will be based on the total number of years of service credit (excluding years on disability retirement).

2. Become inactive and apply for service retirement when eligible.
3. Return to teaching.
 - A member who was under contract when disability benefits were granted and who has not resigned is considered on a leave of absence from his or her position during the first five years following the effective date of disability benefits. If disability benefits are terminated by the Retirement Board within the five-year period, the member is entitled to employment in the same or a similar position and at the same salary no later than the next Sept. 1, unless the member was dismissed, resigned or does not hold a valid teaching license.
 - A member who returns to public employment following termination of disability benefits and earns two years of Ohio service credit in STRS Ohio, OPERS or SERS receives credit toward service retirement for the time on disability. The total credit granted will be the lesser of the time on disability, five years or credit to match the amount of time the member returned to work.

Account withdrawal in lieu of benefits

Upon termination of public employment in Ohio, you may elect to withdraw your account. It is important to understand that withdrawing your STRS Ohio account is not a type of service retirement. **Withdrawal of your account will cancel your STRS Ohio membership, your accumulated service credit and your eligibility to qualify for STRS Ohio retirement benefits, including access to health care coverage if eligible.**

Account withdrawal restrictions

You cannot withdraw your STRS Ohio account if you are:

- Under any form of teaching contract in an STRS Ohio-covered position, including substitute teaching;
- Under any type of verbal or written agreement for future teaching with an STRS Ohio employer under the retirement law;
- On a leave of absence;
- Currently receiving a monthly service retirement or disability benefit from STRS Ohio; or
- Currently contributing to a college or university alternative retirement plan. Only a transfer of STRS Ohio funds to the alternative retirement plan is permitted.

Monthly payments vs. account withdrawal

Plan Feature	Monthly Payments	Account Withdrawal
Survivor benefits	Yes	No
Access to health care coverage*	Yes	No
Five year job protection if able to return to work	Yes	No
Cost-of-living adjustments**	Yes	No
Direct control over funds	No	Yes
Possible rollover to a qualified plan	No	Yes
Possible tax penalties	No	Yes
Death benefits	Yes	No
Possible investment costs	No	Yes
Individual investment risk	No	Yes
Subject to reemployment guidelines for Ohio public positions	Yes	No

Note: Any payments you receive from STRS Ohio may affect your eligibility for Social Security benefits. For more information, contact Social Security toll-free at 800-772-1213.

Spousal consent on account withdrawal

If you are married and meet the age and service requirements for retirement, you can withdraw your account only if your spouse consents to the withdrawal by signing the withdrawal application before a notary public.

*See Page 14 for more information on access to health care coverage.

**New benefit recipients are eligible to receive a cost-of-living adjustment beginning on the fifth anniversary of their retirement date. All cost-of-living increases granted on or after July 1, 2017, are currently set at 0%.

Withdrawal amount

The withdrawal amount consists of your contributions plus interest and, with 5.00 or more years of qualifying service credit,* 50% matching funds.

- With 5.00 or more years of qualifying service credit, interest at a rate no greater than 6% compounded annually will be paid on your teaching contributions and an additional amount equal to 50% of the sum of your member contributions, plus interest, will also be paid.
- With at least 3.00 years but less than 5.00 years of qualifying service credit, interest at a rate no greater than 6% compounded annually will be paid on your teaching contributions.
- With less than 3.00 years of qualifying service credit, interest at a rate no greater than 4% compounded annually will be paid on your teaching contributions.

Interest rates are subject to change. For current interest rates, contact us toll-free at 888-227-7877.

Interest for all years to be withdrawn begins to accrue in the fiscal year following deposit. For example, interest on 2018–2019 contributions would begin July 2019 and be payable August 2019 or later. No interest is payable if a member withdraws his or her account in July and contributed to STRS Ohio for only the year just ended. Interest stops accruing the month before account withdrawal.

Once disability benefits begin or if you have ever received disability benefits, a withdrawal of the account by you or your survivors would consist only of your contributions less disability payments received; no interest or 50% matching funds would be payable.

Items to consider

There are situations in which an account withdrawal in lieu of a disability benefit may be beneficial. For example, if the member has a terminal illness or shortened life expectancy *and* does not have any survivors who qualify for monthly benefits, a withdrawal may be a good choice.

*When referring to withdrawals, “qualifying service credit” refers to Ohio teaching service, restored withdrawn credit, purchased service for Ohio public teaching from which no STRS Ohio contributions were withheld, and credit obtained for leaves of absence under Section 3307.77 of the Revised Code.

Keep in mind that you and your survivors give up the opportunity to qualify for STRS Ohio-sponsored health care coverage, survivor benefits and other potential benefits if your account is withdrawn. For more information about survivor benefits, request the *Survivor Benefits* brochure from STRS Ohio.

Important tax considerations

If you choose to withdraw your STRS Ohio account, there are important tax implications.

If you choose to have your withdrawal paid directly to you:

- Your payment will be taxed in the year in which it is issued.
- STRS Ohio will withhold federal tax at a rate of 20%.
- If you receive the payment before age 59-1/2, you may have to pay a 10% tax penalty for an early withdrawal.

You may roll over your withdrawal amount to an eligible retirement account that will accept your rollover and:

- Your payment will not be taxed in the current year and no taxes will be withheld.
- The rolled over funds will be taxed when removed from the account to which they were deposited.

Beginning in the year you reach age 70-1/2 or terminate employment, whichever is later, a certain portion of your payment cannot be rolled over because it is a “required minimum payment” that must be paid to you. STRS Ohio can tell you if your payment includes amounts that cannot be rolled over.

There are other tax implications if you withdraw your STRS Ohio account. Review our *Account Withdrawal* brochure and consult a professional tax advisor for more information. STRS Ohio cannot provide tax advice.

Account withdrawal procedures

If you want to withdraw your STRS Ohio account, log in to your Online Personal Account at www.strsoh.org to complete the online application. (To register for an Online Personal Account, click on “Login” and then “Register Now.”) You can also access a paper copy of the *Application for Withdrawal Payment* on the website or by calling STRS Ohio toll-free at 888-227-7877.

Purchasing service credit

Purchasing service credit *before* disability benefits begin may increase the amount of the disability benefit. Purchasing service credit *after* disability benefits begin does not increase the disability benefit. However, purchasing service credit may be advantageous if the additional credit raises the level of survivor benefits. Because purchasing service credit may or may not be beneficial, individual counseling from STRS Ohio is recommended.

Records used to verify service credit are sometimes difficult to obtain; it is advisable to request certification forms from STRS Ohio to begin the certification process as soon as possible. Certifying credit does not obligate a member to purchase credit, but it does verify the credit amount and current cost.

For more information, refer to the *Purchasing Service Credit* brochure available from STRS Ohio.

Taxation of disability benefits

Federal income tax

Disability benefits are considered regular income and are fully taxable. When you reach minimum retirement age or apply for service retirement, a portion of your benefit may be tax-free. More information will be provided at the time benefits begin.

State/Local income tax

Disability benefits for Ohio residents may be tax-free if the disability is permanent and the recipient is unable to work for pay in any job for which the recipient is qualified.

Disability benefits may also be excludable from municipal taxes and school district income taxes. Please consult a qualified tax advisor regarding the taxability of STRS Ohio disability benefits.

Other important benefits

Survivor benefits

Disability benefit recipients have survivor benefits. Qualified survivors may be eligible to receive a monthly benefit or to withdraw the remaining account balance. If a remaining account balance is available, a withdrawal payment would consist of the member's contributions less monthly benefits received; no additional amounts would be payable.

For more information regarding survivor benefits, please refer to the *Survivor Benefits* brochure.

Access to health care coverage

A disability benefit recipient may choose to participate in the STRS Ohio Health Care Program* by paying a premium for this coverage. Health care coverage (medical, dental and vision) may begin the first month following Retirement Board approval of disability benefits or the benefit effective date, whichever is later.

A disability benefit recipient's eligible dependents may also enroll in an STRS Ohio health care plan for additional premiums. Eligibility, coverage levels and the cost of the STRS Ohio Health Care Program are determined by the Retirement Board.

Premiums are automatically deducted from disability benefits and are deducted after taxes. If your monthly benefit payment is not large enough to cover the premiums, STRS Ohio will deduct as

much as possible from your monthly benefit. The remaining balance must be paid by direct debit, which you are required to establish with your financial institution.

STRS Ohio offers a Health Care Assistance Program to help qualified benefit recipients who need financial assistance paying for their STRS Ohio health care plan. Eligibility is based on total family income and total liquid assets. Call toll-free 888-227-7877 for more information.

A disability recipient must have 15 or more years of service credit (or 20 years of service credit if granted disability benefits on or after Aug. 1, 2023) to have access to health care coverage if the recipient later applies for service retirement. Health care eligibility is based on the service credit used to calculate the service retirement benefit.

Medicare enrollment

STRS Ohio requires all eligible health care plan participants to enroll in Medicare Part B (medical insurance) and pay a monthly premium to Medicare. You must also enroll in Medicare Part A (hospital insurance) if it is available at no cost from Medicare. Most people age 65 or older qualify for premium-free Medicare Part A based on their own or their current or former spouse's employment history. Even if you aren't yet age 65, you may be eligible for Medicare coverage if you have a qualifying disability, end-stage renal disease or amyotrophic lateral sclerosis (ALS). Contact Medicare toll-free at 800-633-4227 or www.medicare.gov for eligibility determination. After you've enrolled in Medicare, you must submit your Medicare information through your Online Personal Account or send STRS Ohio a copy of your Medicare card. If you send a copy of your card, write your STRS Ohio account number on the copy you submit. Your Medicare status determines your health care plan eligibility, the cost of your health plan and the percentage you will be responsible for paying when your medical claims are processed.

*The STRS Ohio Health Care Program is not guaranteed. STRS Ohio may change or discontinue all or part of the program for all or a class of eligible benefit recipients and covered dependents at any time.

Dental and vision coverage

STRS Ohio offers dental and vision plans to disability benefit recipients who are eligible to enroll in the STRS Ohio Health Care Program (see Pages 14–15). A disability benefit recipient's eligible dependents may also enroll. Enrollment in an STRS Ohio health care plan is not a requirement to enroll in the dental plan or the vision plan. Separate monthly premiums apply to the dental and the vision plans. For more information, contact STRS Ohio toll-free at 888-227-7877.

Cost-of-living adjustment (COLA)

Ohio law gives the State Teachers Retirement Board the authority to grant a COLA to benefit recipients. New benefit recipients are eligible to receive a COLA beginning on the fifth anniversary of their retirement date. All cost-of-living increases granted on or after July 1, 2017, are currently set at 0%. No later than the next actuarial experience review, anticipated to be completed in 2022, the Retirement Board will evaluate whether an upward adjustment to the cost-of-living increase is payable without materially impairing the fiscal integrity of the retirement system.

Death benefit

An automatic \$1,000 death benefit is payable to a disability benefit recipient's designated beneficiary. This automatic benefit is considered a nontaxable life insurance payment; therefore, it is a tax-free benefit to the beneficiary.

A disability benefit recipient may purchase an additional \$1,000 or \$2,000 death benefit for a monthly premium. This optional death benefit is subject to a six-month waiting period and is taxable when it is paid. For more information about this benefit, request the *Death Benefits* brochure from STRS Ohio.

Employment while receiving disability benefits

Employment on any basis while receiving disability benefits may raise the issue of whether a recipient remains incapacitated from teaching.

A disability benefit terminates if the disability benefit recipient performs any teaching service. Performing teaching service includes any and all teaching service, as well as any service that you participate in that is similar to the position held as a contributing member of STRS Ohio, whether full time or part time, in a public or private setting, school or nonschool setting, on a volunteer basis or for compensation, in or outside the state of Ohio. Ohio Administrative Code Rule 3307:1-7-01 (D) defines to "perform any teaching service" as follows:

1. All employment, contracted services or volunteer work, that if performed in an Ohio public school would be covered by STRS Ohio; and
2. All teachers, tutors, substitute teachers, electronic classroom instructors, day care teachers, community school instructors and private-lesson providers; and
3. Work that relates to the work of educators, such as but not limited to, writing curriculum; leading workshops; providing training; instructing students of any age; or directing teachers, student teachers or students.

The Retirement Board has the final determination.

A member receiving a disability benefit from STRS Ohio on a combined basis with OPERS, SERS or both, is ineligible for employment covered by any system that participates in the combined disability retirement. In addition, any employment restrictions in those systems will also apply to you.

Disability recipients receiving a disability benefit independent from OPERS, SERS or both, also may not work in any position covered by another Ohio public retirement system for the first two months of benefits. After this two-month waiting period, part-time or full-time employment in a position covered by any other retirement system may be permitted.

While this employment is not performing teaching service, it can raise the issue of whether the member remains incapacitated from teaching and cause a reexamination to occur.

Disability benefit recipients who have received a benefit for at least 14 months must annually complete and submit a *Statement of Employment and Earnings After Receipt of a Disability Benefit* form. STRS Ohio automatically mails this form to disability recipients in March. The form requires documentation of any earnings received and work duties performed while receiving disability benefits. If this form is not filed, disability benefits and health care coverage, if applicable, will be terminated.

In addition, STRS Ohio may request disability recipients to be reexamined annually to ensure they are still incapacitated from teaching.

Before becoming reemployed while receiving disability benefits, members should submit a job description to STRS Ohio for evaluation.

Contacting STRS Ohio

By phone: **888-227-7877 (toll-free)**

Our dedicated team of member service representatives is available to answer your questions when you need them.

- Call Monday–Friday, 8 a.m.–5 p.m.

When you need more detailed information, our benefits counselors can provide you with one-on-one consultation in our Columbus office, through a teleconference or during field counseling sessions held throughout the state each year.

On the Internet: **www.strsoh.org**

A quick way to access information is through STRS Ohio's website, where you will find the items below and much more.

- A presentation of the disability application process
- Benefit information (while teaching and in retirement)
- Online Personal Account information
- Videos and on-demand webinars
- Counseling and seminar information
- STRS Ohio publications and forms
- Benefit calculators

By email: **contactus@strsoh.org**

Email news service

STRS Ohio updates members about legislation, benefits and other issues affecting the STRS Ohio membership through our email news service — *eUPDATE*. All members with an email on file receive the *eUPDATE*.



Publications available

The following STRS Ohio publications are available on the STRS Ohio website at www.strsoh.org or by calling toll-free 888-227-7877:

- *Account Withdrawal*
- *Comprehensive Annual Financial Report*
- *Death Benefits*
- *Disability Allowance*
- *Disability Retirement*
- *Educational Opportunities*
- *Employment After Retirement*
- *Preparing for Retirement*
- *Purchasing Service Credit*
- *Service Credit Guidelines*
- *Service Retirement and Plans of Payment*
- *Survivor Benefits*
- *Understanding Your STRS Ohio Benefits — Plan Summary*

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