



Disability Benefits

For members enrolled in the
Combined Plan



2020|2021

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Considerations before applying for disability

- STRS Ohio offers a disability benefit program for members participating in the Combined Plan 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.
- You have the option to apply for service retirement, if you meet eligibility requirements, instead of applying for disability benefits. You may resume teaching or other public service two months after service retirement.

If you believe you are no longer physically or mentally able to teach

- 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 medical specialist and have your specialist's support before applying for disability benefits.
- Speak with an STRS Ohio benefits counselor.
- See "How to apply for disability benefits" on Page 3.

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.

Disability benefits overview

Under the disability benefit program for members participating in the Combined Plan, members combine the defined benefit and defined contribution portions of their account to receive a monthly benefit. The percentage of the final average salary* (FAS) a member may receive as a benefit is calculated by multiplying the number of years of service credit the member has earned or purchased by 2.2%, with a minimum benefit of 45% and a maximum of 60% of FAS.

Eligibility requirements

To qualify for disability benefits, an STRS Ohio member must:

- Meet either of the following:
 - **Existing members on June 30, 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.
 - **New members on or after July 1, 2013**, must have at least 10.00 years of qualifying service credit** on account with STRS Ohio and submit a completed application packet (see Pages 3–5) within one year of the last date of earned service.
- Have not withdrawn any portion of the account.
- Not be receiving service retirement benefits.

In lieu of receiving monthly disability benefits from STRS Ohio, members may apply for service retirement benefits if eligible or terminate employment and withdraw the defined benefit and/or defined contribution portions of their account. For information about account withdrawal, see see Pages 9–12 of this brochure and the *Service Retirement and Plans of Payment* brochure for Combined Plan members.

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

**Qualifying service credit includes earned credit with STRS Ohio and interrupted teaching due to military service.

Medical criteria

The medical criteria for a disability benefit 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 membership began or, if you previously withdrew your account, since you returned to covered service with STRS Ohio. If your condition existed at the time you became a member, it must have increased in severity since that time as to make the condition disabling under the criteria above.

How to apply for disability benefits

Apply for disability benefits in a timely manner to avoid exhausting sick leave before the application process is complete. Due to the number of different review processes, allow approximately four to six months for consideration of a disability application. Listed below is a summary of the steps to follow when applying for disability benefits. For the complete application process, contact STRS Ohio toll-free at 888-227-7877 to request a Combined Plan Disability Application Packet. A presentation providing an overview of the application process is available in the Videos section of the STRS Ohio website.

1. Contact STRS Ohio to request a Disability Application Packet, which includes the following:
 - *Disability Benefit Application*
 - *Report by Employer*
 - *Attending Physician's Report* to be completed by a medical specialist
 - *Disability Benefit Application Checklist*
 - *Questions and Answers* booklet

2. The following forms included in the packet must be completed and received by STRS Ohio before processing of the application begins.

The *Disability Benefit Application* should be completed by the applicant or someone acting on his or her behalf. The *Report by Employer* should be returned to STRS Ohio by the employer with a copy of your most recent official job description.

Attending Physician's Report requirements:

- The report must be completed by a **medical specialist** who is a non-primary care doctor of medicine (M.D.) or doctor of osteopathic medicine (D.O.).
- The physician's medical specialty must be in an area of accepted care for your condition. For example, a neurologist for multiple sclerosis or a stroke, an oncologist for cancer, an orthopedist for degenerative joint disease or a psychiatrist for a mental condition.
- The medical specialist must have an established therapeutic relationship with you and **personally examined** you within the last **two months** before the receipt of the complete application packet.

Your medical specialist is also responsible for submitting medical evidence including hospital records or test results from the last 12 months that support the disabling condition.

Note: You 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 you. This form is available at www.strsoh.org or by contacting STRS Ohio toll-free at 888-227-7877.

3. An independent medical examiner chosen by STRS Ohio will examine you. Most STRS Ohio examiners are located in the Columbus, Ohio, area. STRS Ohio pays the examiner's fee, but not your 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 your medical records and makes a recommendation to the Retirement Board.
6. If the Medical Review Board recommends approval of the application, you must stop working by the end of that month.
7. The Retirement Board determines whether the application for disability benefits is approved.
8. STRS Ohio notifies you of the Retirement Board's decision.
9. If the disability application is approved, STRS Ohio requests FAS and service credit information from your 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 you.

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 your 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* from a medical specialist that was completed within the last two months and includes medical evidence; most recent official job description from last employer; and *Report by Employer*.

Important considerations

- Members applying for disability benefits **should not resign**. A member who was under contract when disability benefits were granted 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 benefits are 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.
- 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.
- Disability benefit recipients are subject to annual medical examinations including requests for medical evidence. 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.
- There is no coordination of disability benefits with Ohio Public Employees Retirement System or School Employees Retirement System.
- Disability benefit recipients who have received a benefit for at least 14 months must annually complete and submit a *Statement of Employment and Earnings by a Disability Benefit Recipient*. STRS Ohio will notify disability recipients when it is time to complete the statement. Disability recipients are required to report any employment, earnings and volunteer service performed while receiving disability benefits. If this information is not submitted, disability benefits and health care coverage, if applicable, will be terminated.
- All contributions and earnings in both the defined contribution and the defined benefit portions of

a member’s account are used to fund disability benefits; therefore, the member will no longer have a defined contribution account.

Estimating a disability benefit

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

1.	Enter total years of Ohio service credit	
2.	Multiply years on Line 1 by 2.2%, enter results on Line 3	× .022
3.	This is your disability benefit formula percentage (minimum = 45% of FAS) (maximum = 60% of FAS)	%
4.	Enter your FAS	\$
5.	Multiply the FAS on Line 4 by the percentage on Line 3 to find your annual disability benefit	\$
	÷ 12 = monthly	\$

Length of disability 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 21);
- 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;
- If the recipient has not submitted the *Statement of Employment and Earnings by a Disability Benefit Recipient* form noted on Page 6; or
- At age 65 or after a specific benefit period.

Disability benefits terminate at age 65 if the benefit began before age 60. The following chart shows how

long benefits may continue for members who were age 60 or older when disability benefits began.

Age at Effective Date of Disability	Benefit Period
60 or 61	60 months
62 or 63	48 months
64 or 65	36 months
66, 67 or 68	24 months
69 or older	12 months

When disability benefits terminate, a member may:

1. Apply for service retirement if eligibility for service retirement in the Defined Benefit Plan has been met.

If disability benefits terminate at age 65 or at the end of the specified benefit period, the percentage used in calculating a member's service retirement will be the greater of the following:

- Total number of years of service credit multiplied by 2.2%, or
- Total number of years of service credit plus years on disability multiplied by 2.2% (not to exceed 45% of FAS).

If disability benefits terminate for any other reason, the service retirement calculation will be based on the total years of service credit multiplied by 2.2%. If you retire with less than 33 years of service credit and before age 65, benefits are reduced. The reduction is based on your total years of service credit and age at retirement. Age and service requirements for an **unreduced retirement benefit** will increase to a **minimum age 60 with 35 years of service** by Aug. 1, 2026.

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 STRS Ohio-covered employment and earns two years of service credit following termination of disability receives credit in the defined benefit portion of the Combined Plan 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.
4. Withdraw the account balance. See Pages 9–12 for information.

Account withdrawal in lieu of benefits

Upon termination of STRS Ohio-covered employment, you may elect to withdraw your total account value. 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.**

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. Receiving disability allowance benefits does not reduce the member's contributions.

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
Lifetime monthly benefit	Yes	No
Survivor benefits	Yes	No
Access to health care coverage (defined benefit portion)*	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
Optional death benefit	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.

*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%.

Spousal consent on account withdrawal

If you are married, at least age 50 and are eligible to withdraw a balance of at least \$5,000, you can withdraw your account only if your spouse consents to the withdrawal by signing the withdrawal application before a notary public.

Withdrawal amount

For the defined contribution portion of the account, the withdrawal amount consists of member contributions deposited to the account plus any gains or losses on those contributions.

The withdrawal amount may be affected by low balance fees or early withdrawal penalties. For an estimate of the current withdrawal value of the defined contribution portion of your account, please contact Nationwide Retirement Solutions at 866-332-3342.

For the defined benefit portion of the account, members with 5.00 or more years of service credit are eligible for the greater of: (1) the present value of the future benefits, or (2) the member’s total contributions to the defined benefit portion of the account.

The defined benefit portion of the account consists of the member’s total contributions to the defined benefit portion of the account if the member withdraws before accumulating 5.00 years of service credit. For an estimate of the current withdrawal value of the defined benefit portion of your account, please contact STRS Ohio at 888-227-7877 (toll-free).

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.

Keep in mind that you and your survivors may give up access to STRS Ohio-sponsored health care coverage, survivor benefits and other potential benefits if your account is withdrawn. For more information about survivor benefits, please see the *Survivor Benefits* brochure for members enrolled in the Combined Plan.

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 72 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

Credit may only be purchased for military service that interrupts regular duties and for leaves of absence. Purchasing service credit after disability benefits begin does not increase the disability benefit. However, it may be advantageous if the additional credit raises the level of survivor benefits or future service retirement 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, contact a member service representative toll-free at 888-227-7877.

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 member's contributions. The withdrawal amount will consist of only the member's contributions and does not include any interest or investment gains or losses on contributions in the defined contribution account. 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 monthly premium for this coverage. Health care coverage (medical/prescription, 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.

Monthly 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.

*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. Currently, members must have at least 15 years of service credit (or 20 years of service credit for retirement on or after Aug. 1, 2023) to qualify for access to the STRS Ohio Health Care Program (medical/prescription, dental and vision).

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 medical plan participants to enroll in Medicare Parts A & B at age 65 or when eligible. If Medicare Part A (hospital insurance) is not premium-free, you do not need to enroll in Part A. However, Medicare Part B (medical insurance) is required. If you decline Medicare coverage, you will not be eligible for an STRS Ohio medical plan.

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 with your STRS Ohio account number noted. 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.

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 medical plan is not a requirement to enroll in the dental plan or vision plan. Separate monthly premiums apply to the dental and 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.

Optional retiree-funded death benefit

STRS Ohio’s optional death benefit may help defray expenses incurred when an STRS Ohio service retirement or disability benefit recipient dies.

Disability benefit recipients may purchase a death benefit of \$1,000 or \$2,000. This taxable benefit is optional and is funded by the benefit recipient through deductions from the regular monthly STRS Ohio benefit payments.

The death benefit is available only to disability benefit recipients whose monthly benefits equal at least \$25 after the monthly death benefit deduction has been made.

To purchase a death benefit of either \$1,000 or \$2,000 at retirement, you must complete the appropriate section of the *Disability Information for Payment of Benefit* form that is mailed to you once disability benefits have been approved.

If you are under age 65 when your disability benefits are effective, you have the following options:

1. **Do not purchase retiree-funded death benefit when disability benefits begin.** Then, within the three months immediately before the end of the month you turn age 65 you may choose to purchase either the \$1,000 or \$2,000 death benefit.

2. **Purchase the \$1,000 retiree-funded death benefit when disability benefits begin.** Then, within the three months immediately before the end of the month you turn age 65 you may choose to purchase an additional \$1,000 death benefit.
3. **Purchase the \$2,000 retiree-refunded death benefit when disability benefits begin.**

If you are age 65 or older when disability benefits begin, your only opportunity to purchase the \$1,000 or \$2,000 death benefit is when disability benefits begin.

Cost of coverage

The cost is based on your age at the time the death benefit deduction begins and the amount of death benefit you obtain. The table on Page 18 shows the monthly amount.

Once the death benefit is in effect, your cost does not change as you get older. However, if the cost structure for all premiums changes, your premium could be adjusted.

Once you reach age 100, you will no longer be required to pay a monthly premium; however, coverage will continue.

The following example illustrates the pricing structure: A disability benefit recipient who is age 60, obtains a \$1,000 death benefit. At age 65, the recipient obtains an additional \$1,000 death benefit. Using the table on Page 18, the death benefit deduction for this person is as follows:

Age	Retiree-Funded Death Benefit	Monthly Disability Benefit Recipient Deduction
60	\$1,000	\$3.57
65	<u>+\$1,000</u>	<u>+\$3.57</u>
	\$2,000	\$7.14

Disability Benefit Recipient		
Age as of Purchase Date of Death Benefit	Monthly Benefit Deduction for Retiree-Funded Death Benefit	
	\$1,000 Benefit	\$2,000 Benefit
Under 50	\$ 3.57	\$ 7.14
50	3.57	7.14
51	3.57	7.14
52	3.57	7.14
53	3.57	7.14
54	3.57	7.14
55	3.57	7.14
56	3.57	7.14
57	3.57	7.14
58	3.57	7.14
59	3.57	7.14
60	3.57	7.14
61	3.57	7.14
62	3.57	7.14
63	3.57	7.14
64	3.57	7.14
65	3.57	7.14
66	3.57	7.14
67	3.57	7.14
68	3.57	7.14
69	3.57	7.14
70	3.57	7.14
71	3.66	7.32
72	3.91	7.82
73	4.19	8.38
74	4.48	8.96
75	4.80	9.60
76	5.14	10.28
77	5.51	11.02
78	5.91	11.82
79	6.35	12.70
80	6.82	13.64
81	7.33	14.66
82	7.87	15.74
83	8.44	16.88
84	9.06	18.12
85	9.72	19.44
86	10.45	20.90
87	11.27	22.54
88	12.18	24.36
89	13.18	26.36
90	14.26	28.52
91	15.41	30.82
92	16.61	33.22
93	17.93	35.86
94	19.48	38.96
95	21.51	43.02
96	24.37	48.74
97	28.68	57.36
98	36.20	72.40
99	53.28	106.56

Effective date of coverage

This optional death benefit is subject to a six-month waiting period regardless of when the benefit is purchased. If the disability benefit recipient dies within six months of the effective date of the death benefit, STRS Ohio refunds to the beneficiary the deductions withheld but does not pay the death benefit.

For example, a disability benefit recipient, age 45 when disability benefits began on Dec. 1, 2020, purchases a \$2,000 death benefit. The benefit recipient dies on March 10, 2021. The following is payable:

Example	
Refund of deductions for retiree-funded death benefit of \$2,000 ($\7.14×4 months)	\$28.56

In the above example, if the benefit recipient dies on or after June 1, 2021 (six months or more after the effective date of the death benefit), the beneficiary would receive a \$2,000 STRS Ohio death benefit.

Decreasing or canceling the death benefit

You may decrease or cancel your death benefit at any time. For example, if you bought a \$2,000 optional retiree-funded death benefit, you may decrease the optional benefit to \$1,000 or cancel it completely.

To decrease or cancel your benefit, please send STRS Ohio a signed notification. If your notice is received on or before the 15th of the month, we will decrease or cancel the amount you specify on the first day of the following month. If notice is received after the 15th, we will decrease or cancel the amount you specify on the first day of the second month following receipt of your notification.

When you decrease or cancel your death benefit, past deductions are not refundable.

If you are under age 65 when you decrease or cancel your death benefit, you will have an opportunity to obtain the benefit again within the three months immediately before the end of the month you turn age 65.

If you are age 65 or older when you decrease or cancel your death benefit, you will have no further opportunity to buy additional coverage.

Termination of the death benefit

If your disability benefits terminate for any reason, the retiree-funded death benefit ends. Past deductions are not refundable.

There is no STRS Ohio death benefit between the time your disability benefits end and your service retirement benefits begin. When you apply for service retirement, the STRS Ohio optional retiree-funded death benefit will again be available. The cost will be based on your age as of the effective date of service retirement.

Naming a beneficiary for the death benefit

Disability benefit recipients will be asked to designate a death benefit beneficiary on the *Disability Information for Payment of Benefit* form following approval of the disability benefit.

After monthly benefits begin, disability benefit recipients may change their death benefit beneficiary designation anytime through their Online Personal Account or by completing and submitting the *Beneficiary Designation — All STRS Ohio Death Benefits* form available on the website or by calling STRS Ohio.

If you change the beneficiary for your member accumulated contributions, your death benefit beneficiary is **not** automatically changed.

The beneficiary for your member accumulated contributions may be different from your death benefit beneficiary.

If you name more than one beneficiary, they will share equally in your death benefit. You cannot designate unequal shares to your beneficiaries. For example, you could not designate \$1,500 to one beneficiary and \$500 to a different beneficiary.

You may name your estate as your beneficiary.

If you do not name a beneficiary, or if you have an invalid beneficiary designation on file at the time of your death, payment will be made by statutory succession as follows:

- A. A qualified beneficiary in the following order:
 1. Surviving spouse
 2. Children
 3. Parents
 4. Estate
- B. Person who paid your burial expenses

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. STRS Ohio 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.

Disability recipients 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 result in a reexamination.

Disability benefit recipients who have received a benefit for at least 14 months must annually complete and submit a *Statement of Employment and Earnings by a Disability Benefit Recipient*. STRS Ohio will notify disability recipients when it is time to complete the statement. Disability recipients are required to report any employment, earnings and volunteer service performed while receiving disability benefits. If this information is not submitted, 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.

STRS Ohio Resources

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.

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*
- *Disability Benefits*
- *Educational Opportunities*
- *Employment After Retirement*
- *Preparing for Retirement*
- *Service Credit Guidelines*
- *Service Retirement and Plans of Payment*
- *Survivor Benefits*
- *Understanding Your STRS Ohio Benefits — Plan Summary*

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