

Navigating the Disability Process for Employers

Completing the *Report by Employer*

The *Report by Employer* is included in the member's application packet. It is one of the documents required to be submitted before processing of the application can begin.

The completed Report by Employer should be returned to STRS Ohio by the employer **along with a copy of the most recent job description** for the member applying for disability benefits. This form can be submitted one of three ways:

1. Mail: 275 E. Broad St., Columbus, OH 43215
2. Fax: 614-227-2918
3. Email: Scan and send to contactus@strsoh.org

You should keep a copy of the information submitted for your files.

Disability Application Process

- ✓ Member submits *Disability Benefits Application* to STRS Ohio
- ✓ Member gives *Report by Employer* to school to complete
- ✓ Employer completes *Report by Employer* and sends directly to STRS Ohio with official job description
- ✓ Once all required documentation is received by STRS Ohio, case is reviewed by the chair of the Medical Review Board
- ✓ Recommendation for approval or denial of the application is made to the State Teachers Retirement Board
 - If approved, final processing begins to calculate benefit amount
 - If denied, member receives information about the appeal process



Application and approval process

The disability application process normally takes an average of three to five months. A recorded presentation is available on the member website in the Benefits Education Videos.

A summary of the process is provided below:

- Member contacts STRS Ohio to request a Disability Application Packet, which includes the following:
 - *Disability Benefit Application*
 - *Report by Employer* — This form must be completed and returned to STRS Ohio with information on the member's job duties along with an official job description. Both should be sent directly to STRS Ohio by the member's employer.
 - *Attending Physician's Report*
- **All forms included in the packet must be completed before processing of the application begins.**

When the Medical Review Board recommends approval of an application to the Retirement Board, STRS Ohio sends a notification of pending approval to the member. The school will also receive a copy. This *Preboard Approval Letter* is addressed to the superintendent or president. It includes the date the Retirement Board will hear the disability case and lists the date the member must stop working if they are still actively working.

Typically, if the Medical Review Board recommends the application for approval, a deposit and service report (D&S), is sent to the current employer.

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 a member's most recent complete Disability Application Packet was received by STRS Ohio.

Completing the deposit and service report

The D&S should be completed as soon as possible once earnings and the last date the employee physically worked or used sick leave are known. No partial payments are made for disability benefits until the D&S is received.

1. If member has exhausted all their sick time, enter the last day sick leave was used or the last day physically worked, whichever was later, on **Line 12.**
2. If member is still working, then the letter sent prior to the board approval states the date the member must stop physically working. If the member chooses to continue working, he or she must notify STRS Ohio.
3. If the member is not working but is using sick days, you will need to contact the member to discuss when he or she would like their last paid sick day to be. Indicate this date on **Line 12.**

Line 15 on the D&S: There is an additional question on the D&S for disability benefits that does not appear on the D&S for service retirement benefits.

In addition to listing the contract beginning and ending dates and number of days in total contract, there is a line for the member's **current contract status**. Enter Active, Resigned or list other status as applicable (e.g., terminated). **Active** means the member is using sick, vacation or personal days, physically working or under contract (possibly using unpaid leave).

Note: If you see an effective date on the D&S for disability, it is just a placeholder based on the board hearing date. Once you complete the D&S with the last day worked or paid, the effective date will be determined.



Notification process

STRS Ohio will notify the member of the Retirement Board's decision in the *After Board Approval Letter — Member* and the superintendent or president will receive a copy.

Once benefits are finalized, the *After Board Approval Letter — Employer* is mailed to the superintendent or president and the treasurer or fiscal officer is copied. This letter will list the benefit effective date and whether the employee elected health care coverage.

If the disability is not approved, information about the appeal process will be mailed to the applicant. A letter is mailed to the employer after the Retirement Board has voted to deny benefits. See the handouts for this webinar for samples of these letters.

Important considerations

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.

If the member elects health care coverage, coverage does not begin until the month following the Retirement Board's approval of disability benefits.

Medical review process

Once disability benefits are granted, STRS Ohio has the right to review each case on an annual basis.

- Medical exams will be required when requested by STRS Ohio.
- If the member is found to be capable of returning to work, payments could end as early as the first of the month following the Retirement Board action terminating the member's disability.
- The member is considered to be on a leave of absence for the first five years if the member was under contract and did not resign. **If disability benefits are terminated within the five years, the member must be returned to a same or similar position and salary no later than the first day of the following school year.** STRS Ohio will notify the previous employer if the member is within five years from the benefit effective date, see *Afterboard Termination if Within 5 Years* and *Afterboard Termination Letter if Past 5 Years*.
- See *Making a Request to Return to Work* for additional information that is given to the member.

