Hello and welcome to STRS Ohio’s webinar, *Navigating the Disability Process for Employers*. I’m Patty Gordon, and joining me today are Todd Wolford and Tamla Cole.

Todd is on the Employer Education team and Tamla is the assistant director of Member Education. They will both be available to answer your questions during the webinar.

Before we get started, I’d like to provide some navigation tips for the GoToWebinar control panel you see on your screen.
• Your control panel will collapse automatically when not in use. To ensure your control panel stays visible, click “View” and uncheck the auto-hide control panel option as shown on the screenshot here.

• You can also use the orange arrow to open and close your control panel if you want to hide it at any time during the webinar.

• In the handout section, you will find a copy of today’s presentation for note taking, as well as any resources related to today’s topic.

• Finally, you may submit questions during the webinar by typing in the questions field of the control panel and clicking “Send.” Employers often ask excellent questions that other employers may have as well. Todd and Tamla will make sure these questions are addressed to the group during the webinar; however, any individualized question you may ask will be answered directly to you in writing.

• Now that you are familiar with how to use GoToWebinar, let’s look at today’s agenda.
During today’s webinar we will:

• Review the criteria and eligibility for a disability benefit;
• Discuss the two disability plans STRS Ohio offers;
• Give an overview of the disability process for members;
• Explain the employer’s responsibilities during the process;
• Discuss how and when STRS Ohio notifies the employer about the status of the disability application; and finally,
• Explore the different reasons a disability benefit may be terminated.
STRS Ohio defines disability as a medically determinable physical or mental condition that prevents a member from performing his or her most recent job duties and is expected to last at least 12 months from the date STRS Ohio receives the completed Disability Application Packet.

STRS Ohio does not offer short-term or partial disability benefits. Conditions lasting less than one year are usually covered by sick leave earned through employment or by short-term disability insurance from private insurance companies.

Unlike service retirement recipients, disability benefit recipients are not eligible to perform any paid or volunteer teaching services or any service that is similar to the position held as a contributing member of STRS Ohio. 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.

STRS Ohio has two disability benefit programs for members participating in the Defined Benefit and Combined plans: disability allowance and disability retirement. These programs calculate the benefit under different formulas and have a different duration of payments.
Members who joined STRS Ohio after July 29, 1992, participate in the disability allowance program.

The calculation used to determine an annual disability benefit results in a payment of 45–60% of the member's final average salary, or FAS.

Benefit payments terminate at age 65 if the benefit began before age 60.
Members who joined STRS Ohio on or before July 29, 1992, had a one-time choice of participating in either the disability allowance program or the disability retirement program.

To calculate benefits, the disability retirement program takes into account the member’s years of service credit and age. Annual disability retirement benefits range from 30–75% of the member’s FAS.

Payments continue for as long as the recipient remains disabled.

A complete Disability Benefit Application must be received by STRS Ohio before the member turns 60 years old. In addition, the member must stop teaching before reaching age 60.
Service credit requirements for disability benefits depend on when an applicant’s membership in STRS Ohio began.

Members with service credit on account on or before June 30, 2013, must have at least five years of qualifying service credit with STRS Ohio. These applicants must submit a completed Disability Application Packet within two years of the last date of earned service.
Those who became new members on or after July 1, 2013, must have at least 10 years of qualifying service credit on account with STRS Ohio and submit a completed Disability Application Packet within one year of the last date of earned service.

There are also additional requirements that must be met in order to be eligible for disability benefits. As you can see, not only are there two different disability programs, but also different eligibility criteria based on when an individual became an STRS Ohio member. For this reason, members should contact STRS Ohio to confirm their eligibility and benefits.
If you are contacted by an employee with questions about applying for a disability benefit, you can offer a couple of helpful resources to someone who is wondering what to do or where to start.

Representatives at the STRS Ohio Member Services Center can tell the member which disability program they elected, the eligibility criteria based upon their service with STRS Ohio, how the application process works and what benefits are offered in their plan. They can also set up an appointment for the member to meet with or speak to a member benefits counselor.

A video about disability benefits and the application process is available on the STRS Ohio member website. This video provides an overview of the process and reviews important considerations for members considering applying for disability benefits. For your convenience, a link to this video, information about the disability process and employer forms are located on the employer website under the Retirement Plans & Benefits topic in the Disability Benefits section.

Now, let’s discuss the application process.
To start the process, the member should request a Disability Application Packet by contacting STRS Ohio. Included in the packet is a *Disability Benefit Application*, a *Report by Employer*, an *Attending Physician’s Report*, a *Disability Benefit Application Checklist* and a *Questions and Answers* booklet.

The member will complete the *Disability Benefit Application*. The member’s spouse or a person acting on the member’s behalf may also file the application. The member must submit an *Authorization for Release of Retirement Account Information* form before the application can be discussed with any individual representing the member. This form is available on the STRS Ohio member website and on the employer website in the Disability Benefits section.

The member should give the *Report by Employer* form to the employer to complete. Send this form to STRS Ohio along with a copy of the member’s most recent official job description. You should keep a copy of the completed form for your reference. A preaddressed envelope is included in the packet, but if you do not receive it, send the documents to STRS Ohio at 275 E. Broad St., Columbus, OH 43215.

In addition to the *Disability Benefit Application* and *Report By Employer*, one other form is also required. The *Attending Physician’s Report* must be completed by the member’s treating physician (M.D. or D.O.) who specializes in treatment of the member’s condition. The report must be based on an appointment with the physician within the last two months. The member’s physician must provide medical evidence to support the condition as disabling.

All forms included in the packet must be completed and received by STRS Ohio before application processing can begin. Members should allow four to six months for processing from the time STRS Ohio receives the completed application packet.
The application review process begins with an examination by an independent medical examiner chosen by STRS Ohio. STRS Ohio’s Medical Review Board then evaluates the applicant’s medical records. Then, the Medical Review Board makes a recommendation to the State Teachers Retirement Board.

- If approval is recommended, the member must stop working by the end of that month.

If the Medical Review Board recommends approval, members of the disability retirement program must stop working by the end of that month or at age 60, whichever is earlier. Members of the disability allowance program must stop working by the end of that month.
The Retirement Board then determines whether the application is approved or denied. STRS Ohio will request information from both the member and the employer in order to calculate benefits if the application is approved. If it is denied, STRS Ohio will send information about the appeal process to the member.

Due to the number of different review processes, members should allow approximately four to six months for consideration of a disability application.
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 and copies the school. This letter is usually addressed to the superintendent or president. It includes the date the Retirement Board will hear the disability case. See the handouts for this webinar for a sample of the letter sent prior to board approval.

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

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<td>Employer notifications are sent once Medical Review Board recommends approval</td>
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<td>- Letter prior to board approval</td>
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<td>- Deposit and service report (D&amp;S)</td>
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The D&S should be completed as soon as possible once earnings and the last date the employee worked or used sick leave are known. No partial payments are made for disability benefits until the D&S is received.

A common question we hear from employers is: “How do I know when the employee’s last sick day will be if I don’t know when the disability benefit will become effective?”

If an employee has run out of sick days, enter the last day they were paid sick leave or physically worked on Line 12, whichever was later. If the employee is still working, then the letter sent prior to board approval states the date the member must stop working.

If the member is not working but is using sick days, discuss with the employee when they would like their last paid sick day to be. To help determine that, we will look in a moment at when disability benefits become effective.

See the handouts for this webinar for a sample of a D&S report.
There is an additional question on the D&S for disability benefits that does not appear on the D&S for service retirement benefits. On Line 15, in addition to listing the contract beginning and end 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).
Now, we will discuss when disability benefits become effective. If the disability application is approved, benefits are 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.

After board approval, a letter is sent to member and school superintendent or president is copied.

STRS Ohio will notify the member of the Retirement Board’s decision in a letter and the superintendent or president will receive a copy.

Once benefits are finalized, a letter 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 or not the employee elected health care coverage.

See the handouts for this webinar for a sample of an after board approval letter a superintendent or president would receive.
If a member is approved for disability benefits, that member may elect STRS Ohio health care coverage for themselves and pay a premium for that coverage. If a member elects coverage, he or she may also enroll eligible dependents and pay the full cost for monthly premiums.

The coverage effective date is the first of the month following the board approval of the disability application or the benefit effective date, whichever is later.
Benefit eligibility is regularly reviewed for disability benefit recipients. Members may be required to submit reports from attending physicians and/or be examined by an independent medical examiner.

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*. It requires documentation of any earnings received and work or volunteer duties performed while receiving disability benefits.

Members should not resign. Employers should consider a disability benefit recipient to be on a leave of absence. If a disability terminates within five years, the member must be allowed to return to the same or a similar position and salary. This must occur no later than the first day of the following school year.

Now that we have walked through the disability process, let’s take a look at what can cause disability benefits to terminate.
Disability benefits can terminate for any of the reasons listed here. A letter will be sent to the superintendent or president if disability benefits are terminated during the member’s five-year leave of absence.

STRS Ohio will request a certification of employment asking the date the member will report for work. If the member is not returning to employment, the employer also has the option to indicate that on the letter.

See the handouts for this webinar for a sample of the Request to Return to Work form for members and the letter sent to employers when an individual returns to work. This letter is only sent for a medical termination.
If a member comes to you for information:

- Direct them to call the Member Services Center at 888-227-7877 (toll-free)
- Members can watch the Disability Benefits video on the employer or member website
- Information and forms are in the Retirement Plans & Benefits topic of the employer website
  - Report by Employer form
  - Authorization for Release of Retirement Account Information form

If members come to you with questions about the disability process, direct them to call the Member Services Center at 888-227-7877 (toll-free). STRS Ohio representatives can let them know which disability plan they are in and whether they have met the eligibility requirements. Members should also watch the Disability Benefits video, which is on the member and employer websites.

General disability information and employer forms such as the Report by Employer and the Authorization for Release of Retirement Account Information are available on the employer website, but it is best to have the member contact STRS Ohio directly for information and to start the disability application process.
We hope the information presented in this webinar has given you a better understanding of the STRS Ohio disability process and your reporting responsibilities.

One of the most important things to take away from this presentation is the knowledge of where to refer STRS Ohio members with questions regarding the disability process — the Member Services Center, the on-demand video available on the member website and the member’s Online Personal Account.
Thank you for participating in today’s webinar. We will stay on the line for a few more minutes to answer any additional questions.

Certificates of completion will be emailed within two weeks.

A short evaluation will pop up when you exit the webinar. We would appreciate you taking the time to complete it and providing your feedback.
Again, we will stay on the line for additional questions, but if you want to disconnect now, click on “File” in your control panel and select “Exit — Leave Webinar.”

Thank you for taking the time to attend this webinar. Have a great day!