Navigating the Disability Process for Employers

How To Use GoToWebinar
STATE TEACHERS RETIREMENT SYSTEM OF OHIO
Navigating the Disability Process for Employers

Agenda

• Review 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
• Discuss how and when STRS Ohio notifies employers about the status of a disability application
• Explore the different reasons a disability benefit may be terminated

Disability Benefits

• STRS Ohio definition of disability
• Two disability programs
  • Disability allowance
  • Disability retirement
Disability Allowance

• Members who joined STRS Ohio after July 29, 1992
• Annual benefit is 45–60% of final average salary
• Benefit payments terminate at age 65 if the benefit began before age 60

Disability Retirement

• Members who joined STRS Ohio on or before July 29, 1992
• Annual benefit is 30–75% of final average salary
• Payments continue as long as disability lasts
Eligibility

• Service credit on account on or before June 30, 2013
  • Five or more years of qualifying service credit
  • Submit completed application within two years of last date of earned service

Eligibility

• Membership beginning on or after July 1, 2013
  • Ten or more years of qualifying service credit
  • Submit completed application within one year of last date of earned service
Resources for Members

- STRS Ohio Member Services Center: 888-227-7877 (toll-free)
- Disability benefits video at strsoh.org

Application Documents

- Disability Benefit Application
- Report by Employer and most recent official job description
  - Mail to: STRS Ohio, 275 E. Broad St., Columbus, OH 43215
  - Employer should keep a copy
- Attending Physician’s Report
- Disability Benefit Application Checklist
- Questions and Answers booklet
Navigating the Disability Process for Employers

Application Review Process

- Independent medical examination
- Medical Review Board evaluates medical records
- Medical Review Board makes recommendation to State Teachers Retirement Board
  - If approval is recommended, the member must stop working by the end of that month

Application Review Process

- Retirement Board determines whether the disability application is approved
  - If approved, information needed to pay disability benefits is requested from member and employer
  - If denied, information about how to appeal is mailed to member
Application Review Process

- Employer notifications are sent once Medical Review Board recommends approval
  - Letter prior to board approval
  - Deposit and service report (D&S)

Completing the Deposit and Service Report

- Complete as soon as possible; payment to member cannot be issued until received
- Last date worked or used sick leave (Line 12)
- Contract status (Line 15)
Completing the Deposit and Service Report

Service Credit Earned in 2019-20:

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
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<tbody>
<tr>
<td>10.</td>
<td>Service Credit earned in 2019-20</td>
</tr>
<tr>
<td>11.</td>
<td>Last pay date</td>
</tr>
<tr>
<td>12.</td>
<td>Last day employed (including paid sick time)</td>
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<td>13.</td>
<td>Position title</td>
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<tr>
<td>14.</td>
<td>Contract salary (please supply full contract amount even if not completed)</td>
</tr>
<tr>
<td>15.</td>
<td>Beginning date of full contract</td>
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If Disability Benefits Are Approved

- Benefit effective date is the first of the month following the latter of:
  - Last day of paid service (work or sick leave), or
  - Date the member’s most recent complete application for disability benefit was received by STRS Ohio
- After board approval, a letter is sent to member and school superintendent or president is copied
Health Care Coverage

- Member may elect coverage for themselves and eligible dependents
  - Members pay premiums for coverage
  - Premiums for eligible dependents are full cost
- Health care coverage effective date is the latter of:
  - The first month following board approval or
  - The benefit effective date

Items to Remember

- Disability benefit recipients are subject to annual medical reviews and/or examinations
- Statement of Employment and Earnings by a Disability Benefit Recipient
- Member is considered to be on a leave of absence for the first five years if under contract and did not resign position
Termination of Benefits

• Benefits terminate if the member does any of the following:
  • Performs any teaching service
  • Requests termination
  • Is no longer disabled
  • Does not follow an agreed upon treatment plan
  • Does not submit required medical reports
  • Is noncompliant with annual request for employment and earnings information

Summary

• 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
Resources Available

- **Member Resources:**
  - Member Services Center: 888-227-7877 (toll-free)
  - Disability benefits video on STRS Ohio website
  - Online Personal Account

- **Employer Resources:**
  - Call toll-free: 888-535-4050
  - Send an email: report@strsoh.org
  - Employer website: [www.strsoh.org/employer](http://www.strsoh.org/employer)
    - Employer forms available in Retirement Plans & Benefits topic in the Disability Benefits section

Thank You!

- **Wrap Up**
  - Additional questions?
  - Webinar certificates of completion
  - Please complete the evaluation after disconnecting from the webinar
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