

Disclaimer

The State Employees' Retirement System (SERS) provides this document for educational and informational purposes. Information in this document is general in nature, does not cover all factual circumstances and is not a complete statement of the law or administrative rules. The statements in this document are not binding; and in any conflict between the statements in this document and applicable law or administrative rules, the law and administrative rules will prevail.

Members' retirement-related information may be subject to disclosure under Pennsylvania's Right-to-Know Law.

General information

This pamphlet describes, in brief, the steps that must be followed to apply for a disability retirement from SERS and the information needed by SERS to review your application for disability retirement benefits.

For additional information, including disability retirement benefit calculations, contact your Regional Retirement Counseling Center by calling toll-free 1-800-633-5461.

THE MOST IMPORTANT THING TO REMEMBER ABOUT SERS' DISABILITY BENEFITS IS THAT YOU MUST APPLY BEFORE TERMINATION OF YOUR STATE EMPLOYMENT.

Medical examiner review

SERS' medical examiners review each disability application and make a recommendation to the State Employees' Retirement Board as to whether to grant or deny the application, whether the disability is permanent or temporary, and the effective date of the disability.

The medical examiners' recommendation is based on the review of the medical information that the disability applicant submits to SERS. When disability benefit applications include complete and current medical information, SERS' medical examiners are able to provide a faster review of the request for disability retirement benefits.

Eligibility

To be eligible to receive SERS disability retirement benefits, you must meet the following criteria:

- Be an active member of SERS or be on paid sick leave or be an inactive member on leave without pay when the application for disability benefits is filed;
- Have at least five years of credited service, except for State Police and enforcement officers, who have no minimum service requirement;
- Be determined to be physically or mentally incapable of performing the duties of your current job (the position in which you are employed, not a special or "light duty" position to which you may have been moved in consideration of a disability); and
- Resign from service no later than the end of the pay period in which SERS gives notice of approval of disability retirement.

NOTE: Meeting these eligibility requirements does not guarantee a disability retirement benefit. On the following pages are the processes that also must take place before a disability retirement benefit is awarded.

Completion of forms

The time it takes to process your application for disability retirement benefits depends on how **current, accurate and complete** the medical information you submit to SERS is.

It is up to you to furnish the required medical information. You must have your physician include sufficient details of a medical problem to enable SERS' medical examiners to make an independent recommendation concerning the severity, effective date and duration of a claimed disability.

Keep in mind that SERS' medical examiners are reviewing this information and making determinations without the benefit of a personal examination. They rely solely on records submitted to them to make those determinations.

What must be submitted

The following information supporting the claim of a disability must be submitted with your application for disability retirement benefits:

- Job Description (including Essential Job Functions);
- History of visits to the doctor, hospital, rehabilitation center, etc.;
- Hospital records, if any;
- Physical and diagnostic findings of the attending physicians;
- Clinical study reports, if any;
- Laboratory and special study reports, if any;
- Report of x-rays and MRIs as read by an examining doctor, if appropriate;
- EKG tracings, if appropriate;
- Diagnosis and treatment/therapy responses;
- Physician's explanation/evaluation of the limitations on your ability to perform the duties listed in your current Job Description.

Applications for disability retirement benefits submitted to SERS that do not have the necessary supporting medical data will be held with no

action taken or denied unless you provide SERS with the proper documentation. SERS will notify you if it holds your application pending receipt of medical data or if it denies your application.

You should give your doctor this pamphlet and a copy of your Job Description and Essential Job Functions so that he or she will know exactly what type of work you do and what supporting medical documentation to substantiate your disability claim SERS' medical examiners require.

Each Regional Retirement Counseling Center has Retirement Counselors who can provide valuable assistance in the application process. Your Retirement Counselor can provide you with an estimate of the disability retirement benefit, assist you in completing the necessary forms, and counsel you about other benefits to which you may be entitled. Again, failure to provide the necessary information will delay processing.

Reminders

If you are seeking a disability retirement benefit, it is important to note the following:

- Be sure the application is completed properly and received by your Retirement Counselor while you are actively working or are on paid sick leave or are on leave without pay. Applications that are not submitted during such periods will be denied.
- Attach medical reports to your application.
- Return all completed forms, including the application for disability retirement benefits, pertinent medical reports, current Job Description and Essential Job Functions to your Retirement Counselor. You may also be required to provide additional forms in order to qualify for a disability retirement benefit; however, those forms would be completed with the assistance of your Retirement Counselor.
- Include your Social Security number on all correspondence.

- Submit a current medical report with your application for a disability retirement benefit. Medical records submitted to substantiate disability claims must be dated within 60 days of the application.

It is your responsibility to provide all medical information needed in order for SERS' medical examiners to make a recommendation of disability or non-disability. SERS is not responsible for any costs associated with obtaining necessary medical information.

In the case of a temporary disability, you, the member, have the sole burden of establishing continued disability. All disability annuitants, regardless of age, are required to submit medical information for reexamination unless or until SERS' medical examiners determine the disability to be permanent.

Disability annuitants will be required to complete annual earnings statements until they reach Normal Retirement Age (age 50 or 60). Failure to do so could result in reduced or discontinued benefits.

More information

For more information about how to apply for a disability retirement visit the SERS web site at www.sers.state.pa.us. **Members may also contact their Regional Retirement Counseling Center by calling toll-free 1-800-633-5461 for additional information and individual retirement estimates.**

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State Employees' Retirement System**
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TOLL-FREE COUNSELING
1-800-633-5461

Rev. July 2004

The letters 'SERS' are rendered in a large, white, outlined font against a dark blue background with a subtle pattern. The letters are stacked vertically, with the 'S' at the top, 'E' in the middle, 'R' below it, and another 'S' at the bottom. The background has a slight gradient and some faint, lighter blue shapes.

How to apply for a

**DISABILITY
RETIREMENT**

(SERS-152)

www.sers.state.pa.us