



Disability benefits

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Ohio PERS members who participate in the Traditional Pension and Combined Plans may be eligible for disability benefits under the original plan or the revised plan. Employees who had contributions on deposit with Ohio PERS on July 29, 1992, had a one - time opportunity to select coverage under one of these programs. Those employees hired after July 29, 1992, are covered only under the revised plan. Ohio PERS members who participate in the Member-Directed Plan are not eligible for disability benefits through Ohio PERS. Under the Member-Directed Plan, the vested portion of your individual account would be available through a refund after your Ohio PERS-covered employment is terminated.

The following is a summary of the common features of the two disability programs under the Traditional Pension and Combined Plans; the differences also are defined.

Eligibility

Common features

1. As a member participating in the Traditional Pension or Combined Plan, you must have at least five years of service credit or 60 contributing months in the plan in which you are participating. This credit requirement may be made up solely of contributing service, the combination of contributing and purchased service, or certain other types of credit. For members in the law enforcement division of the Traditional Pension Plan who become disabled due to an on-duty illness or injury, disability coverage is available immediately after membership is established for any on duty illness or injury.
2. You are no longer on the payroll because of a presumably permanent disabling condition, either mental or physical, which prevents you from performing your job. You are not eligible for a disability benefit due to a temporary illness or temporary disability. The disability need not have occurred "on the job."
3. No more than two years have passed since contributing service in the plan in which you are participating has terminated, unless at the end of the two-year period you were disabled and unable to file an application as proven by medical records.
4. You must not be receiving a retirement benefit under any of the Ohio PERS retirement plans.

Different features

Original plan: You must file an application for disability before age 60.

Revised plan: You may file an application for disability at any age.

Application

Common features

If you are participating in the Traditional Pension and Combined Plans, you are responsible for filing the [Disability Benefit Application](#) along with reports by your employer and personal physician. After the three forms [[Disability Benefit Application](#), [Report of Attending Physician for Disability Applicant](#), and [Report of Employer for Disability Applicant](#)] and proof of date of birth have been received, you will be required to have a medical examination by a physician selected by Ohio PERS. Ohio PERS pays the fee for this examination.

Benefit amount

Common Features

All disability cases are subject to approval by the Ohio PERS Board. If the Board approves your application, the disability benefit is effective the first day of the month following your service termination, provided you otherwise qualify. Prior to approval of a disability benefit, members participating in the Combined Plan must agree to transfer their individual defined contribution account and any amounts paid to purchase service credit to the Traditional Pension Plan for the payment of benefits. On such a transfer, any amounts the member rolled over into the Combined Plan and any amounts paid as voluntary deposits will be credited to the Additional Annuity program in the Traditional Pension Plan. For purposes of calculating the benefit, all service credit earned under the Combined Plan is treated as if the credit was earned or purchased in the Traditional Pension Plan.

Different features

Original plan

- The amount of disability allowance is based on your final average salary (FAS) and years of service with Ohio PERS, plus the length of time between the effective date of the disability benefit and age 60. For example, if you are 56 when granted a disability benefit and you have 16 years of service credit, 20 years of service credit will be used in determining the amount of allowance instead of 16 years.
- The disability benefit cannot be less than 30 percent, or exceed 75 percent of your final average salary.
- The benefit payment is fully taxable until minimum retirement age, at which time a spousal benefit, representing the return of taxed contributions, is provided on a monthly tax-free basis. Law enforcement members participating in the Traditional Pension Plan who are disabled due to an on-duty injury or illness receive 30 percent of their benefit payment tax-free.

Revised plan

- The amount of disability allowance is based on the FAS and years of service with Ohio PERS with no early retirement reductions, but cannot be less than 45 percent or exceed 60 percent of FAS.
- The benefit is fully taxable as long as it is received. Law enforcement members participating in the Traditional Pension Plan who are disabled due to an on-duty injury or illness, receive 30 percent of their benefit payments tax-free.

Continuing benefits and termination

Common features

- A disability benefit terminates if you are no longer disabled, return to public service, or begin receiving an age and service retirement benefit, at your death, or at your request.
- You may be required to have medical examinations at least once a year. If it is determined that you are no longer disabled, your benefit will be terminated within three months. If you received a disability benefit for less than five years, Ohio PERS will certify to your previous employer that you are no longer incapable of returning to work. At that time, your employer should restore you to your previous, or similar, position and salary unless you were discharged or resigned in lieu of dismissal for dishonesty, misfeasance, malfeasance or conviction of a felony.
- If you return to public service and contribute to the Traditional Pension Plan for two years, you receive service credit for the period of time you received a disability benefit.
- A return to employment with a private employer may affect continuing receipt of a disability benefit.
- Health care coverage is effective the first of the month following the Ohio PERS Board's approval of your application, provided your public service has terminated. Under the Revised Plan, you will need to meet the health care eligibility requirements if you later convert to an age and service retirement benefit (see "Different features for the Revised plan" below).
- An annual cost of living adjustment will be paid.

Different features

Original plan

The disability benefit is payable for life, but will terminate if one of the events listed above occurs. In this case, an age and service retirement benefit under the Traditional Pension Plan may be available if you are otherwise eligible. As an age and service retiree, health care coverage is available if you meet the service credit eligibility requirement, which would not include the years you were receiving disability benefits.

Revised plan

1. The benefit is payable for only a definite period of time, depending on your age at the effective date of your benefit.

Age at effective benefit date of disability	Period benefit payable
younger than 60	until age 65
60-61	60 months
62-63	48 months
64-65	36 months
66-68	24 months
69 or older	12 months

2. When the disability benefit ends, you have the opportunity to apply for an age and service retirement benefit under the Traditional Pension Plan or to apply for a refund of your contributions, which is not reduced by the amount of disability benefits paid. The amount of the age and service retirement benefit is based on your final average salary and years of service credit.

service retirement benefit would be the greater of a) 2.2 percent of your FAS multiplied by your years of service (contributing and disability), not to exceed 45 percent of FAS; or b) the regular or law enforcement benefit calculation, using only your years of contributing service. Under this benefit: a) an annual 3 percent cost of living adjustment calculated from the beginning of the disability period will be paid; b) a specified dollar amount each month, representing the return of taxed contributions, is tax-free; c) you select a plan of payment and designate a beneficiary to receive any benefits which may be due at your death; and d) health care coverage is available if you meet the service credit eligibility requirement, which would include the years during which you received a disability benefit.

Appeal of denial or termination of disability benefits

You have a right to appeal the retirement board's denial of your application for, or termination of, your disability benefits. If you wish to appeal, you must file written notice of your intent to appeal and must supply additional objective medical evidence, at your expense, to the retirement system as the basis of your appeal.

Survivor benefits

For Ohio PERS members participating in the Traditional Pension and Combined Plans, in addition to benefits available to you, your survivors may qualify for benefits if you die before age and service retirement or while receiving a disability benefit.

Survivors of Ohio PERS members who participate in the Member-Directed Plan are not eligible for survivor benefits through the Retirement System. Under the Member-Directed Plan, the vested portion of your individual defined contribution account would be available to your survivors through a refund.

The following is a summary of the survivor benefits available under the Traditional Pension Plan and Combined Plan.

Eligibility

Designated beneficiaries will receive survivor benefits under the Traditional Pension Plan or the Combined Plan unless there are qualified survivors who include qualified children. In this circumstance, only monthly survivor benefits are payable.

As an Ohio PERS member participating in the Traditional Pension or Combined Plan, your qualified survivors will be eligible to receive monthly survivor benefits if, at the time of your death, you have met at least one of the following qualifications:

1. Had at least 1 1/2 years of contributing service credit under the Traditional Pension Plan or Combined Plan with three of those months within 2 1/2 years immediately before death, or
2. Were receiving a disability benefit from Ohio PERS, or
3. Were eligible for retirement under the Traditional Pension or Combined Plan, but did not retire.

If, at your death, you did not meet any of these requirements, a refund of your account may be made. Your qualified survivors may choose a refund of your account value, which includes a matching amount and interest, only if there are no children eligible for monthly benefits. If you die while receiving a disability benefit under the original plan and your qualified survivors are allowed to select a refund of your account, the amount is reduced by the amount of disability benefits that had been paid to you. There is no reduction in amount if you die while receiving a disability benefit under the revised plan or while you are working.

Health care coverage for the primary recipient(s) of a survivor benefit begins on the first of the month following either the member's death or the date of eligibility for survivor benefits. Health care coverage is available for other eligible surviving dependents at a premium cost.

Qualified survivors are entitled to monthly benefits effective the first of the month following the member's death or at the date of eligibility. Prior to payment of a survivor benefit, survivors of members who participated in the Combined Plan must agree to transfer both the deceased member's employer contributions and individual defined contribution account to the Traditional Pension Plan for the payment of benefits. For purposes of calculating survivor benefits, all service credit earned under the Combined Plan is treated as if the credit was earned or purchased in the Traditional Pension Plan. The first payment will be issued when the claim is processed, following receipt of all required information. A copy of the member's death certificate is required before any claim can be processed.

Following is a schedule of monthly benefits for which eligible survivors may qualify:

Number of Persons	Percent of member's final average salary	Benefit payable
1	25%	\$250
2	40%	\$400
3	50%	\$500
4	55%	\$500
5 or more	60%	\$500

Benefits payable after eligibility requirements have been met

Surviving spouse

If eligibility requirements are met, your surviving spouse may receive a monthly benefit based on 25 percent of your final average salary or \$250, whichever is greater. The percentage increases if you have more than 20 years of service credit at the time of your death.

If, at the time of your death, you had less than 10 years of service credit, your spouse would not be eligible to receive monthly benefits until age 62. However, these benefits are payable regardless of the age of the surviving spouse or the number of years of service credit if the spouse has been adjudged physically or mentally incompetent (unable to earn a living due to a disabling condition), or if there are children eligible for monthly benefits. In these two circumstances, the spouse would receive a monthly benefit immediately. These options provide for monthly benefits throughout your spouse's lifetime.

If you were participating in the Traditional Pension or Combined Plan, did not have any children eligible for monthly benefits, and you were eligible to retire on a monthly service retirement, a monthly benefit for your spouse at your death may be figured as though you had retired and taken Plan D. This option provides for the monthly allowance to continue through your spouse's lifetime.

The surviving spouse (or other sole dependent beneficiary) who is eligible to receive monthly benefits under payment plan D may also elect to receive a Partial Lump Sum Option Payment (PLOP).

The PLOP is an option that allows a surviving spouse to initially receive a partial lump sum benefit payment along with a reduced monthly retirement allowance. The lump sum payment cannot be less than 6 times or more than 36 times the monthly amount that would be payable under Plan D and will not result in a monthly allowance that is less than 50 percent of the monthly benefit.

If PLOP is elected, the total amount paid as a lump sum and monthly benefit will be the actuarial equivalent of the amount that would have been paid had the lump sum not been selected. As a lump sum distribution, the PLOP is fully taxable and may be subject to court orders, if applicable.

Or, the surviving spouse can elect to receive a refund of the deceased member's contributions, plus interest on those contributions, and a matching amount based on the member's years of service (if applicable), provided there are no children eligible to receive monthly benefits. If the deceased member was receiving disability benefits at the time of death, the surviving spouse is not entitled to receive a matching amount on the deceased member's contributions if a refund of contributions is elected. In the case of disability under the Original plan, the amount paid in disability benefits would be deducted from contributions. In the case of disability under the Revised plan, the amount paid in disability benefits is not deducted from the deceased member's contributions.

Child

A child may qualify for monthly benefits if they are a natural or legally adopted child under age 18 (or 22, if a qualified student attending an accredited school) who has never been married or a child, at any age, who is physically or mentally incompetent at the time of your death.

Survivor benefits will be stopped after a child reaches age 18, unless proof is submitted that the child is attending an institution of learning or training. They are required to be pursuing a program of study equivalent to at least two-thirds of the full-time curriculum requirements of the institution. The student will be required to provide proof of registration and completion of course work to Ohio PERS for each school period. Ohio PERS will provide forms for submission of the necessary proof by the surviving spouse or student, and by the school. Benefits also will terminate upon the child's marriage, adoption by someone other than a stepparent, abandonment, death, or entry into active military service.

Upon termination of monthly benefits due to one of the events listed above, the child is entitled to receive a refund of the remaining balance of the deceased member's contributions, plus interest, provided there are no other qualified survivors receiving monthly benefits. The remaining balance of the deceased member's account would not include a matching amount.

Dependent parent

A dependent parent is one who received at least one-half support from you during the 12 months preceding your death. A dependent parent may receive survivor benefits if age 65 or older, or at any age if adjudged physically or mentally incompetent at the time of your death. Payments to dependent parents stop in the event of their marriage or death.

Death benefit

At the death of an age and service retirement or a disability benefit recipient who participated in the Traditional Pension or Combined Plan, a lump sum death benefit, based on years of service, is paid to one of the following: the designated beneficiary on an approved [Designation of Beneficiary for Lump Sum Death Benefit](#) form or an approved retirement application, the first qualified beneficiary under automatic succession, the person responsible for burial, or the estate of the recipient. For members participating in the Member-Directed Plan, a death benefit is not available through Ohio PERS. In the event of death, the vested portion of the member's defined contribution account is available to the member's beneficiaries.

Death benefit schedule

Years of member's service credit	Death benefit
less than 10	\$500
at least 10 but less than 15	\$1000
at least 15 but less than 20	\$1500
at least 20 but less than 25	\$2000
25 or more	\$2500

Additional voluntary contributions**Under the Traditional Pension Plan**

A member may deposit additional money or rollover funds into the Additional Annuity Program, which will earn interest at a rate set by the Ohio PERS Board. Cash or check deposits cannot be less than \$100 (there is no minimum for a rollover), nor be made more frequently than once a month. This money, together with any interest (which begins accruing the Jan. 1 following the deposit), may be the basis for an additional annuity or may be refunded. Interest earned is tax-deferred until the time of distribution. Additional annuity deposits are limited by federal tax law to 100 percent of a member's annual income from all public employers contributing to Ohio PERS, or to the current annual limitation, whichever is less.

You can download the [Additional Annuity Agreement for Traditional Pension Plan Contributors](#), which includes a limitation worksheet and the [Rollover Distribution Into Ohio PERS](#) form. You also can obtain the forms from your employer, an Ohio PERS customer service representative, or by using our interactive voice response (IVR) system. For more details about the program and possible future enhancements, see the Ohio PERS Leaflet, [Additional Annuity Program](#).

Under the Member-Directed and Combined Plans

A member participating in the Member-Directed or Combined Plan may also make additional, after-tax contributions to their individual defined contribution account. Cash and check deposits cannot be less than \$100 (there is no minimum for a rollover), nor be made more frequently than once a month. The additional contributions will be invested in the same investment options the member selected contribution account and will be subject to investment gains and losses.

Additional contributions are limited by federal tax law to the current annual limitation or to 100 percent of a member's annual income from all public employers contributing to the retirement system, whichever is less. You may download the proper form, either the [Voluntary Deposit Agreement for Member-Directed Plan Participants](#), or the [Voluntary Deposit Agreement for Combined Plan Participants](#), which both include a limitation worksheet, and the [Rollover Distribution Into Ohio PERS](#) form. You also can obtain the forms from your employer, an Ohio PERS customer service representative, or by using our [interactive voice response \(IVR\) system](#). The Ohio PERS leaflet, [Saving for Retirement](#), also provides detailed information.