

## Disability FAQs

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### Am I eligible for disability benefits?

You may be eligible for a disability benefit from the State Universities Retirement System (SURS) after you have at least two years of service credit and you become unable to perform the duties of your position with your SURS-covered employer because of illness or injury. There is no minimum service credit required if you become disabled because of an accident.

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### How can I apply for disability benefits?

You should request an Application for Disability from your SURS-covered employer. The completed application should be submitted to SURS.

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### When should I apply for disability benefits?

You should complete and submit an application immediately if you expect to be unable to

work for at least 60 days because of your disability. If you are unsure of how long you will be unable to work, you should still complete and submit an application. A disability benefit cannot begin more than 30 days before the date SURS receives your application. **An application must be on file with SURS within one calendar year after the date your disability occurred.**

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### **Should I apply for SURS disability if I have also applied for Workers' Compensation (WC)?**

If you have applied for and/or you are receiving WC benefits, it is still important that you also apply for SURS disability benefits immediately (if you know you will be unable to work for more than 60 days). Why?

SURS Service Credit: You will continue to earn service credit if you are eligible for SURS disability benefits, even if the disability benefit is reduced to \$0.00 because of the WC reduction. You must remain medically eligible for SURS disability benefits; therefore, you will still be required to complete medical reevaluations periodically.

Disability Application One-Year Filing Requirement: It is required that you file a SURS disability application no later than one year after the date your disability occurs. By filing an application with SURS immediately, you will have met that requirement and you could have options to receive disability benefits later should your WC benefits end while you still are unable to return to work.

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### **How does Workers' Compensation affect my SURS disability?**

Please review the SURS Disability Fact Sheet <sup>[2]</sup> and the SURS Workers' Compensation Fact Sheet <sup>[3]</sup> for more information.

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### **What happens after I submit my application for disability benefits?**

The SURS disability process team will review the application and all medical documentation to make a determination of your eligibility for benefits. Please respond immediately to any additional requests sent to you by SURS. Your claim will be finalized upon receipt of all necessary information from you, your employer and your physician(s), including medical documentation. Once a decision has been made, you will receive written notification of the medical determination. If you are medically approved, the disability process team will work with your SURS-covered employer to obtain final payroll information.

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### **Is there anything else I need to do after I submit my disability application?**

You could be asked by SURS to have an additional examination done by another physician. If so, SURS is responsible for payment of this exam. You will not be asked to pay for this exam.

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### **When are disability benefits paid?**

Disability benefits are paid on the last working day of the month for the current month. For

example, benefits due for January are paid on January 31.

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### **When will my disability benefit begin?**

There is a 60-day waiting period before you are eligible to receive your SURS disability benefit. During this 60-day period you may be eligible to receive sick leave pay from your employer. Your benefits will begin on the later of:

- The date you have been disabled for 60 continuous calendar days, or
- The day following the last day you were paid by your employer including pay for all sick leave benefits and any other salary payments such as vacation benefits, or
- The 30th day prior to the date SURS receives your disability application

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*Example:* Date certified as disabled: May 31

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60-day waiting period: June 1 - July 30

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Date your benefits begin: July 31

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### **What if I have accumulated a lot of sick leave and my employer continues to pay my sick leave after the 60-day waiting period?**

By law, you must exhaust all accumulated sick leave before your SURS disability can begin. Therefore, if you have more than 60 sick days, your disability benefit will begin to accrue immediately following your last day of paid sick leave, assuming you remain disabled. Law does not require you to exhaust your vacation before benefits can begin; however, please check with your Benefits Office regarding your employer's policies.

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*Example:* Date certified as disabled: May 31

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60-day waiting period: June 1 - July 30

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Sick leave through: August 15

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Date your benefits begin: August 16

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### **Can I use my vacation benefits before the disability benefits begin?**

You are not required to use vacation benefits before receiving your disability benefit. However, if you think your disability is permanent, you may want to remain on full salary using vacation benefits. Your disability benefit will be subject to adjustment if you decide to receive vacation benefits after your disability benefit begins which will result in an overpayment.

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### **After the 60 days expire, will SURS backdate my disability benefits to the last day I worked?**

The laws governing SURS do not allow any payment of benefits for the first 60 days. Therefore, your payment will not be retroactive to your last day of work.

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### **How much will I receive each month while I am disabled?**

You will receive either 50 percent of the monthly salary you were receiving at the time you became disabled or 50 percent of your average earnings for the 24 months prior to the date you became disabled, whichever is greater.

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### **Who should I contact if I have questions while my application for disability benefits is being processed?**

You may contact a Member Service Representative at 800-275-7877 or 217-378-8800 in Champaign-Urbana.

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### **Can I work while on disability?**

If you are able to work but not at the same percentage of time you were working prior to becoming disabled you may work and earn up to the amount of your monthly disability benefit. If you earn more than the amount of your monthly disability, SURS is required to reduce the monthly disability benefit amount.

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*Example:* Jane Smith receives \$1,200.00 a month in SURS disability benefits.

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Jane is able to go back to work, but only part-time; one month she earns \$1,250.00 from her employer.

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SURS can then only pay \$1,150.00 for that month.

If you were to exceed your monthly disability benefit amount for three consecutive months or return to employment at 60 percent time or greater, SURS will place your benefit on HOLD to prevent overpayments. You will be required to mail or fax to SURS a form to verify exactly how much money you earned for the month. This form will be required before your monthly disability benefit can be issued.

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## **Disability Reevaluations**

### **Why do I have to be reevaluated for my disability benefit?**

It is required by the laws governing SURS that current medical records are requested periodically to certify that you remain disabled.

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### **How does SURS determine how often I will be evaluated?**

The reevaluation date is determined by the medical documentation received from your physician and the type of disability you have. A reevaluation date could be scheduled anywhere from one month to three years.

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### **When will I receive my reevaluation letter?**

Reevaluation letters are mailed the first working day in the month the reevaluation is due. For example, if you have a September reevaluation date, your letter will be mailed the first working day in September.

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### **What do I have to do for a reevaluation?**

SURS will require that your physician complete a Report of Physicians' Disability Form for Continuation of Benefits. Along with the form, SURS requires current supporting objective medical records. You will have 60 days to return the required form and medical documentation to SURS. If the earliest date you are able to schedule an appointment with your physician is past the deadline, you must notify SURS immediately to receive an extension.

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