

Disability Retirement Overview

Qualifying for Disability

You may be eligible for disability if you are unable to work due to an injury or illness. If you do not meet the requirements of an age and service retirement, you may qualify for a non-duty or duty disability depending on your circumstances.

Before you submit an application for a disability retirement, consider the following requirements.

Non-Duty Disability Retirement

- The cause of the disability has no relation to the performance of job duties.
- Vesting is required.
- The monthly pension payment is determined by the same factors as regular retirement using the defined benefit formula calculation (service credit x final average compensation x benefit multiplier = annual straight life benefit).

Duty Disability Retirement

- The disability is the result of a work-related injury or illness.
- Vesting is not required.
- The monthly pension payment is either 25% of your final average compensation (FAC) or the defined benefit formula calculation, whichever is higher.
- We will reach out to your employer for their position on the duty disability claim.
- You must provide a copy of the accident/injury reported filed with your employer.

Application Process

To begin the process, submit the application for [Disability Retirement \(F-51\)](#) to MERS. The application must also include required documentation (depending on your situation, either two signed [Physician's Statements \(F-53\)](#) OR a signed [Psychiatric Medical Report \(F-54\)](#)).

- You do not need to be terminated from your employment to apply for a disability benefit.
- If you have terminated your employment, the application must be filed with MERS within two years of your termination date.

Required Documentation

Medical Documentation

We rely heavily on your medical records to determine the eligibility of your claim. If all required documentation is not provided within required time, your application will be deemed as incomplete and closed.

If applying for a **medical disability**, we require two [Physician's Statements \(F-53\)](#) completed by different physicians familiar with your condition. The physicians who complete the statements should not be from the same practice.

If applying solely for a **psychiatric disability**, you will only need a [Psychiatric Medical Report \(F-54\)](#) completed by a psychiatrist. You do not need to submit the F-53 Physician's Statement.

Provide us with copies of recent medical reports and records which support your claim. Medical reports and records may include, but are not limited to: MRI, x-ray, lab reports, physical therapy visits, physician's notes, hospital admission and discharge summaries, etc. To ensure a thorough evaluation of your disability, it is important to provide all pertinent medical information. Please note, MERS neither requests medical records for the applicant nor covers any costs incurred obtaining medical records.

Other Required Documentation

- A copy of your job description from your employer.
- If you have applied for a duty related injury or illness include the following documentation:
 - A copy of the injury report and Worker's Compensation redemption order.
 - A copy of the Employee's Basic Report of Injury (accident or injury report) filed with the Bureau of Workers' Disability Compensation.

The Evaluation Process

Once we receive your application for [Disability Retirement \(F-51\)](#) and required medical documentation, your application and documentation will be evaluated by Managed Medical Review Organization, Inc. (MMRO). The evaluation process may take up to 3 months to complete. The time will vary based on your circumstances and the unique requirements of your case. During the evaluation process, MMRO will contact you to request additional documentation if necessary, and discuss the next steps.

When all required documentation is received, your application will be assigned to a nurse for the initial evaluation and record review. MMRO may contact your physician to obtain additional medical documentation during this review. It is your responsibility to work directly with your physician and MMRO to complete the request. MERS does not cover any costs incurred in obtaining those records.

In the event a recommendation cannot be made during the record review, an Independent Medical Examination (IME) may be required. If the examination is needed to make a determination, a doctor will review all of the medical information you've provided to MMRO, as well as perform a physical examination. MMRO will contact you to schedule this appointment.

We will cover the expense of an IME as long as the appointment is fulfilled. If the appointment is missed without a 48-hour notice of cancellation, you will be responsible for the full amount due.

The physician performing the record review and examination (if required) will send a report of their evaluation to MMRO. This report will be reviewed and evaluated by MMRO, and a recommendation will be submitted to MERS.

If the physician believes you are disabled but are able to work with restrictions: We will contact your employer and inquire whether they can provide you with a job that meets the medical restrictions and that is equivalent with your past experience, education, training, and salary/benefits.

If you applied for a duty disability retirement: Correspondence will be sent to your employer requesting a written response stating their position on your duty disability claim. We will ask your employer for any additional medical documentation they have on file, and whether they support, oppose, or take no position on the request for duty disability retirement.

Once we receive MMROs recommendation and a written response from the employer (if applicable), we would then approve or deny the application. Our determination process includes a review of the entire file including information provided by you, your employer, and MMRO (including the evaluation from the physician who performed the record review and IME (if applicable)).

You will be notified in writing once a determination is made. A letter will be mailed to your address on record.

If it is determined you are unable to continue working at your employer due to a permanent disability, you will be eligible for retirement benefits, and additional information will be sent to you.

Your effective retirement date will be the first of the month following the later of:

- The date the application for Disability Retirement is filed with the system
- The date of termination of employment with the municipality or court

If denied, we will advise you of your rights in the denial letter.

Frequently Asked Questions

If I am eligible to receive my benefit under a disability retirement, will I be subject to future medical exams or requirements?

All disability retirees may be subject to a periodic review.

What if I am eligible for normal retirement, but I am disabled and apply for disability retirement?

If you are eligible for normal retirement, MERS will send you a letter stating this, along with the appropriate application and forms to be completed. You may choose to take a normal retirement in that case because it requires less time and documentation.

There are no advantages in having a disability retirement over a normal retirement except when the disability may make you eligible before qualifying for a normal retirement.