



Disability Protection

We've Got You Covered

The Office of Retirement Services (ORS) is here to help you understand your disability benefits. As a member of the Defined Benefit plan, you have disability protection. If you become ill or injured while you are an active employee of a participating Michigan public school, and you can no longer work, you may qualify for a disability retirement. There are two types of disability retirement benefits:

- A **duty disability** means you incur a totally and permanently disabling injury or illness resulting from duties at work.
- A **nonduty disability** means you incur a totally and permanently disabling injury or illness not resulting from duties at work.

To qualify for a disability retirement, you can't be eligible to retire with regular age and service requirements.

Visit Michigan.gov/ORSSchools to understand the eligibility criteria and application deadlines. Contact ORS to receive a disability retirement packet.



Use miAccount's Message Board to discuss your questions with an ORS representative.

Duty Disability

- You incur a totally and permanently disabling injury or illness resulting from duties at work.
- Protection begins your first day on the job.
- If you've terminated employment, you must submit your application to ORS within one year of your termination date.
- If you are on an approved leave of absence, your termination date is the date two years after your employer last reported service for you.
- You must be receiving weekly workers' compensation benefits when you apply.
- If approved, your pension is calculated the same as a regular service retirement. We credit 10 years of service even if you haven't worked that long for the public school system.

Nonduty Disability

- You incur a totally and permanently disabling injury or illness not resulting from duties at work.
- Protection begins when you're vested with the equivalent of 10 years full-time public school employment.
- If you've terminated employment, you must submit your application to ORS within one year of your termination date. The deadline may be extended in extenuating circumstances.
- If you are on an approved leave of absence, your termination date is the date two years after your employer last reported service for you.
- If approved, your pension is calculated the same as a regular service retirement.

Application Process

1 REQUEST A PACKET
on disability retirement from ORS.



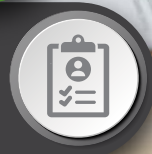
2 COMPLETE YOUR APPLICATION
If you've terminated employment, file within one year of your termination date.







3 MAIL YOUR COMPLETED FORMS
to Disability Determination Services (DDS).




4 DDS REVIEWS YOUR CASE
and reports its findings to ORS.



APPROVED

-  ORS will process your application and insurance enrollments upon receiving official termination information from your employer. You must terminate employment to avoid delays.
-  After ORS has all required information from you and your employer, you'll receive your first pension payment in four to six weeks.
-  Every year, before age 60, you must submit the Annual Disability Certification form.
-  You must obtain approval from ORS before any return to work. Earnings limits apply to those working after disability retirement. For current information on working after retirement rules visit Michigan.gov/ORSSchools.

DENIED

-  You will receive a denial letter, which explains your appeal rights and the deadline for filing an appeal.



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PO Box 30171
Lansing, MI 48909-7671



Phone: 800-381-5111
Fax: 517-284-4416