PERA Disability Benefits

PUBLIC EMPLOYEES RETIREMENT ASSOCIATION (PERA)

- PERA Disability Program
  *(Requires five years of earned service credit to be vested in PERA)*

  If you believe you may have a potentially disabling condition, you should discuss all of your options with your human resources or benefits office. One of those options is the PERA Disability Program.

  PERA members with five or more years of earned service credit are covered by the PERA Disability Program. The Program provides both short term disability protection and disability retirement benefits. Coverage is automatic upon earning five years of service credit and members pay no premium for this Program.

  Once you have discussed your options with your employer, contact PERA's Customer Service Center to discuss the PERA Disability Program and to request a Disability Program booklet which includes the Program’s application form. You can also obtain this information on PERA’s Website.

  Eligible members apply for the Disability Program – not the specific type of benefit. Once PERA staff has confirmed your eligibility, your application is then forwarded to PERA’s Disability Program Administrator, which is an outside firm, for medical determination. Based upon this determination, you may be found eligible for short term disability payments or disability retirement.

- Short Term Disability
  STD’s goal is to help you to return to work as soon as practical either at your previous job or another job. In order to receive STD payments, you must meet the following standards:

  ◆ Your medical condition prevents you from performing the essential functions of your job with reasonable accommodation as required by federal law;

  ◆ You are medically unable to earn 75% of your pre-disability earnings in any job given your existing education, training and experience regardless of whether you do so: and

  ◆ You are not totally and permanently medically incapacitated from all regular and substantial gainful employment.

  Individuals approved for STD may receive payments for up to 22 months once a 60-day waiting period is satisfied. The maximum monthly payment is 60% of the applicant’s pre-disability income and is paid by PERA’s Disability Program Administrator. Payments are coordinated with certain other forms of income. Vocational rehabilitation and workplace accommodation may also be available.

  The Program does not require your employer to hold a position open for you while you receive STD payments. However, you should discuss any options available to you from your employer. If your employer does terminate your employment, STD payments may continue so long as you do not refund your PERA account.
Disability Retirement

Disability retirement provides benefits when you are totally and permanently disabled from any regular and substantial gainful employment. In order to receive disability retirement benefits, you must meet the following standards:

- Your medical condition is being treated to the extent appropriate by a physician with the appropriate specialty;
- Your medical condition prevents you from engaging in any regular gainful employment;
- You are medically unable to earn 75% of your pre-disability earnings in any job for which you are or could be educated or trained;
- You are totally and permanently incapacitated and are not reasonably expected to recover from your disabling medical condition; and
- Your medical condition existed as of the date of your termination of employment.

Individuals approved for disability retirement must terminate all PERA covered employment before receipt of benefits may begin.

The benefit will be calculated by multiplying 2.5% of your highest average salary by your years of earned and purchased service credit plus projected service to either 20 years or to age 65, whichever is earlier. If you have more than 20 years of earned and purchased service credit, your benefit will include an additional 2.5% of your highest average salary for each year over 20 based upon your earned and purchased service only. The benefit is paid by PERA and continues so long as the disability continues. Because eligibility is based upon being totally and permanently disabled from any regular and substantial gainful employment, any post-retirement return to work will call into question the continued existence of the disabling condition.

For questions, call PERA Customer Service: 303-832-9550
1-800-759-7372
Website: www.copera.org

NOTE: This summary is only an overview of the PERA Disability program. Read the PERA brochure for specific details and provisions. If discrepancies are found, depend upon the PERA brochure for accuracy.