

# FUNDAMENTALS

IMRF

ACTIVE MEMBER UNDER 40 EDITION

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## How IMRF disability protects you and your future pension

As an IMRF member, you probably know that you may someday be eligible for an IMRF pension when you retire. You may not have heard as much about IMRF's disability program, a benefit that could protect you right now if you were to become unable to work due to an accident or medical condition.

### Types of IMRF disability

IMRF provides two types of disability benefits: temporary, and total and permanent.

You always start out receiving temporary disability benefits. If you remain disabled after your temporary benefits run out, and you are medically determined to be unable to work in any position, you will receive total and permanent benefits.

### Protecting your other benefits

IMRF disability protection provides a number of valuable benefits:

- You continue to earn service credit toward your future IMRF pension, at no cost to you.
- Your death benefits would still include one year's salary (only up to the wage cap for Tier 2 members), and death

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Even if the amount you receive from IMRF is reduced by Social Security disability or workers' compensation, IMRF will always pay you a minimum benefit of \$10 a month to make sure your other IMRF benefits are protected.

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benefit options are the same as if you were still working.

- You will receive monthly payments equal to 50% of your average monthly salary (based on the 12 months before the month you became disabled).
- Your retirement benefits will not be affected by the amount of your disability benefit. Your original salary will be used to calculate your retirement benefit.

### Why your benefit may be reduced

If you receive Social Security disability and/or workers' compensation benefits, or you have a pending claim, by law IMRF disability benefits **must be reduced by the amount you receive, or could receive.**

However, even if the amount you receive from Social Security disability and/or workers' compensation exceeds 50% of your income, IMRF will always pay you a minimum benefit of \$10 a month to make sure your other IMRF benefits are protected.

### Why is \$10 a month so important?

Even though it may not seem like a lot of money, this \$10 benefit is worth much more than you might realize. Every month you receive a disability benefit from IMRF:



- **Your service credit is protected:** You earn an additional month of service credit toward your future pension and you avoid any gaps in service that could affect your future benefits.
- **Your pension is protected:** Your retirement benefit will be calculated using your original salary (up to the Tier 2 wage cap), not the reduced disability amount.
- **Your family is protected:** Your death benefits would still include one year's salary (up to the wage cap, for Tier 2 members), and death benefit options are the same as if you were still working.

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# How IMRF disability protects you and your future pension

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## When are you eligible?

To be eligible for disability benefits you must have:

- At least 12 consecutive months of IMRF service credit since being enrolled in IMRF.
- Service credit in each of the 12 months immediately preceding the date you stop working.

If you have a one-, two-, or three-month gap in service within those preceding 12 months, you may still be eligible for IMRF disability if you:

- Have 12 consecutive months of service credit prior to the gap in service.
- Participated with the same IMRF employer immediately before and after the gap.

To be eligible for benefits, the disability:

- Does not have to be work related.
- Can include disability resulting from elective surgery, pregnancy, and alcoholism.
- Cannot be caused by an addiction to narcotic drugs or a self-inflicted injury.

## How long will my benefits last? IMRF disability benefits are not paid for the first 30 days of disability.

Temporary disability benefits are effective on the 31st day following the date of disability, as long as you are no longer receiving salary, sick, or vacation pay from your employer. If you are still getting paid, your benefits will begin the day after the last day you were paid.

- Temporary disability benefits are paid for a period of time equal to one-half of your service credit, but not more than 30 months.
- Total and permanent disability benefits are paid after you have exhausted your temporary benefits. To qualify, you must be totally and permanently disabled and unable to engage in any gainful employment. ■

## Improving our disability process

IMRF continues to refine our disability application process to make your experience with us smoother and less stressful during what can often be a difficult time.

### Dedicated disability unit

In order to serve members better, IMRF's dedicated disability unit began taking all disability-related calls in February 2017. If the member has an existing or pending claim, the call goes directly to the disability unit. Disability-related calls to IMRF's 800 number are transferred to the disability unit.

Currently, IMRF's disability unit includes seven Disability Claims Examiners and two Senior Disability Claims Examiners who give members' disability claims their expert attention.

### Changes to disability forms

In March 2018, we implemented changes to IMRF Form 5.40, "Member's Application for Disability Benefits," to clarify that:

- We do not need a member's birth certificate to process an initial claim—one less document you need to provide.
- We now request a IMRF Member ID Numbers rather than a Social Security Number in order to safeguard members' privacy. ■

## Before you apply for IMRF disability benefits...

IMRF disability is a complex topic. If you are thinking of applying, **please contact IMRF directly** and not just the IMRF Authorized Agent at your workplace.

"I can't stress enough that if there are any questions regarding the disability, you need to be in contact with us," said IMRF Disability Supervisor Denise Rockett.

Some of the factors that can affect your claim include:

- **Service credit:** You are eligible for IMRF disability benefits only if you have at least 12 consecutive months of service credit on the day you stop working.
- **Seasonal leave:** You are protected by disability coverage only if you earn service credit for the off-season months.
- **Missing information:** In order to process your disability claim, IMRF requires certain forms, records, and other information from physicians who have treated you. Because IMRF cannot force physicians to comply with a request for information, it may be necessary for you to contact them if there is a delay.
- **Ineligible condition:** Conditions caused by self-inflicted injury or an addiction to legal or illegal narcotics are ineligible for IMRF disability benefits.
- **Investigation results:** Disability claims are subject to investigation by IMRF and can be denied depending on the results.
- **Pre-existing condition:** If you have less than five years of IMRF service credit, total and permanent disability benefits are subject to a pre-existing condition investigation.
- **Resignation:** If you resign your position, it is very likely to impact your eligibility. Don't resign until you've talked to IMRF and understand your options!

For more information about IMRF disability benefits, download our disability benefit book at [www.imrf.org](http://www.imrf.org) (click "Forms and Publications Archive," then "Member Publications and Booklets," then "Disability Plan Booklet").

"If you've got the handbook in front of you, we can walk you through the process," Rockett said. ■