



Teachers Retirement System
of Georgia

DISABILITY RETIREMENT





you are a TRS member with a disabling mental or physical condition, you may want to consider retiring under TRS' disability retirement provisions.

Much of the disability retirement application can be completed and submitted online. There is also some additional medical documentation that you and your physicians must complete and submit.

The disability retirement application process can be a lengthy one, so we recommend that you send the required forms to each of your physicians as soon as possible.

Please know that the staff at TRS is available to assist you during this difficult time.



GENERAL ELIGIBILITY

If you have at least 10 years of creditable service (regardless of your age), have an active TRS account, and are physically or mentally disabled, you are eligible to apply for disability retirement. The inability to perform your current work duties satisfactorily, due to health reasons, is the major factor in determining disability.

CALCULATING YOUR BENEFIT

A TRS disability benefit is calculated using the same formula that is used to calculate a normal service retirement benefit.

| formula | example |
|--|-------------------|
| Your years of creditable service, including partial years | 14.444 |
| X | X |
| 2% | .02 |
| X | X |
| Your average monthly salary derived from your two highest consecutive years of earnings | \$4,536.45 |
| = | = |
| Your full gross Plan A , Maximum benefit | \$1,310.50 |

To calculate your high average salary, we take the two highest consecutive years of earnable compensation (your full regular gross pay for full normal working time and regular supplements in your written contract) as reported by your employer.

Applicable taxes and State Health insurance premiums will be deducted from your benefit. You will receive a one-time adjustment of 3% on the first \$37,500 and the first \$35,000 of your pension income is not subject to State tax if you are at least 62 years old. You may also be eligible to receive an annual 3% cost-of-living adjustment.

RETIREMENT OPTIONS

Regardless of whether you apply for a normal service retirement or a disability retirement, you may choose from seven different plan options. Each option provides you with a monthly retirement benefit for life. Under a disability retirement, you may not, however, receive a Partial Lump-Sum Option.

These plans are divided into two main categories: plans that do not provide a monthly benefit to a beneficiary (ies) after your death, and plans that do.

NO Monthly Benefit to Beneficiary at Death:

- **Plan A, Maximum**
- **Plan B, Option 1**

PLAN A, MAXIMUM

Plan A provides the maximum monthly benefit available to you. Your member contributions and interest (C&I) are paid out first and are usually depleted within the first two years of your retirement date. If you pass away prior to the depletion of your C&I, your primary beneficiary will receive a lump-sum payment of your remaining funds.

PLAN B, OPTION 1

Plan B, Option 1 provides you with a slightly reduced monthly benefit from Plan A, in exchange for a slower depletion of your contributions and interest (C&I). Your C&I are paid out first and will be depleted within 10-14 years of your retirement date. If you pass away prior to the depletion of your C&I, your primary beneficiary will receive a lump-sum payment of your remaining funds.



Monthly Benefit to Beneficiary at Death:

- **Plan B, Option 2**
- **Plan B, Option 2 Pop-Up**
- **Plan B, Option 3**
- **Plan B, Option 3 Pop-Up**
- **Plan B, Option 4**

If you choose one of the survivorship options below, your monthly benefit amount will be reduced based on your age and the age of your beneficiary (ies). The more money you decide to leave your beneficiary and/or the younger your beneficiary is, the more your benefit will be reduced.

PLAN B, OPTION 2

Plan B, Option 2 provides you with a reduced monthly benefit so your primary beneficiary (ies) is eligible to receive 100% of your benefit after your death. The reduction is based on your age and the age of your beneficiary (ies). You may designate multiple primary beneficiaries.



PLAN B, OPTION 2 POP-UP

Plan B, Option 2 Pop-Up provides you with a reduced monthly benefit so your primary beneficiary is eligible to receive 100% of your benefit after your death. The benefit of the pop-up plan is if your beneficiary dies before you, your benefit increases to Plan A, Maximum for the remainder of your life. Adding the pop-up reduces your benefit a little more than just choosing Option 2 and you are allowed to name only one primary beneficiary under this plan.

PLAN B, OPTION 3

Plan B, Option 3 provides you with a reduced monthly benefit so your primary beneficiary (ies) is eligible to receive 50% of your benefit after your death.

The reduction is based on your age and the age of your beneficiary (ies). You may designate multiple primary beneficiaries.



PLAN B, OPTION 3 POP-UP

Plan B, Option 3 Pop-Up provides you with a reduced monthly benefit so your primary beneficiary is eligible to receive 50% of your benefit after your death. The benefit of the pop-up plan is if your beneficiary dies before you, your benefit increases to Plan A, Maximum for the remainder of your life. Adding the pop-up reduces your benefit a little more than just choosing Option 3 and you are allowed to name only one primary beneficiary under this plan.

PLAN B, OPTION 4

Plan B, Option 4 allows you to customize your benefit by designating either a dollar amount or percentage that you would like to leave your beneficiary in the event of your death. One stipulation is that you may not designate an amount to be given to your beneficiary that reduces your monthly benefit by more than half of what you would receive under Plan A. The amount of your benefit reduction is based on your age and the age of your beneficiary (ies) and the amount you elect to leave him or her.



SERVICE PURCHASES

As a member of TRS, you may be eligible to purchase certain types of service credit* to become eligible for disability retirement or to increase your disability retirement benefit. No matter the reason, all service purchases must be made prior to retirement. Once your retirement becomes effective, neither you, nor your beneficiaries, are eligible to purchase service. (Beneficiaries of deceased members cannot establish additional service credit.)

If you wish to purchase service to reach eligibility (10 years), your retirement date will be the first of the month after you have purchased the service credit. If you are already eligible for disability retirement and wish to purchase additional service credit in an effort to increase your retirement benefit, you must purchase the service no later than the last business day of your retirement month. You are encouraged to purchase as soon as possible, as waiting until the last day will delay the processing of your retirement application.

* For a complete list of available types of service credit, please visit www.trsga.com.

SUBMITTING MEDICAL DOCUMENTATION

Processing disability retirement applications can be a long process due to the length of time it can take your healthcare providers to complete the TRS forms and submit copies of your medical records. Please be aware that TRS does not pay for these copies. The forms and information required are listed at the end of this brochure.

If you have multiple health care providers, we recommend that you send the necessary forms to each one simultaneously in an effort to speed the completion of your medical documentation file. TRS requires forms and medical records from any provider you have seen in the last 12 months.

Once we have received all required forms and copies of your medical records, your case will be referred to our medical board for a ruling either supporting or denying your disability.

Please submit as much medical documentation as possible, as the board will be better positioned to understand your case and make its decision based on the supporting documentation. The medical board may request an additional medical examination, which TRS will arrange for you at our expense. TRS will keep you apprised, in writing, of the status of your case, and will notify you when the medical board reaches a final decision. If you are approved, your case will be temporary or permanent; temporary status means that our medical board will review your case again after one year.

APPLYING FOR A DISABILITY BENEFIT



The online application is available via your TRS account and you have 45 days to complete it once you begin the process. If you fail to complete the application within 45 days, you must start over. Once you submit your application, you may make changes in writing before your application is processed.

You may submit your disability application a maximum of 90 days before your date of retirement, but no later than the end of the month in which your retirement is to be effective. In addition to your medical documents, the full disability application consists of multiple forms and items that you and/or your employer must complete and submit.

Effective Date

Your retirement cannot be effective any earlier than the beginning of the month in which we receive your completed application. Additionally, you cannot receive a disability retirement check for any month during which you were still actively employed or receiving sick leave payment. If you need to discuss the disability process, our disability staff members are available for you and, if necessary, your employer to conduct a conference call. You may also schedule a one-on-one disability counseling appointment in our office.

Final Application Processing

To process your application, we must have a complete disability retirement file for you. Your file is considered complete when you have: 1) submitted (and TRS has received) all required disability retirement forms and supporting medical records; 2) been approved for disability benefits by our medical board; 3) purchased or declined all additional eligible service; and 4) resolved all inconsistent reporting, if any, of your salary and contributions with your employer. If your file becomes complete after the effective date of your retirement, your first check will contain monthly benefits retroactive to your retirement date.

RECEIVING YOUR BENEFIT



The earlier you submit your disability application and complete your file, the more likely you are to be placed on the payroll during the effective month of your retirement. If the processing of your retirement is delayed beyond your retirement date, it will be processed on a future month's payroll and benefits will be paid retroactively to your effective retirement date.

Your first retirement benefit payment will be mailed to you as a check on or after the 15th of the month. The next payment will be electronically deposited into your account on the first business day of the month and you will be notified of this transfer. After this first electronic transfer, you will not receive a monthly check stub; however, you may review your payment history via your personal TRS account in the Account Management section of our website anytime. We will send you a change notice whenever a change occurs to your benefit or your deductions.

HEALTH INSURANCE



TRS does not administer health or dental care benefits for retired members.

This means that we cannot determine eligibility to participate in health or dental plans during retirement, nor can we provide information regarding the filing of claims. Retiring members should direct all questions regarding health and dental insurance to their health or dental plan provider.

If you decide to continue your health care coverage in retirement with the State Health Benefit Plan (SHBP), the Department of Community Health (DCH) will notify TRS of your eligibility and we will deduct the monthly premium from your benefit payment. Again, TRS does not determine eligibility for participation in the SHBP, and does not provide information on the filing of claims. Specific health plan questions should be directed to SHBP at (404) 656-6322 or (800) 610-1863.

Employees of the University System of Georgia under the Board of Regents (BOR) will need to contact their employer's benefits office about health and dental coverage. TRS does not deduct monthly premiums for BOR retirees.

If you are already on short or long-term disability and your retirement application with TRS is pending, you should contact DCH or your employer—if you are a BOR employee—regarding your health coverage during this period.

WORKING AFTER DISABILITY RETIREMENT



While on disability retirement, you must report all employment, including self-employment to TRS, as your disability

benefit could be reduced or terminated should you accept employment. As a TRS disability retiree, you have a restriction on all income received. If income from another job(s) plus the TRS benefit is more than the current level of salary for the position you held prior to retirement, your TRS benefit may be reduced. Below are the general guidelines for disability retirees who are able to work in some capacity.

If you work for a TRS covered employer:

- You can receive 49% of the normal, full-time compensation for the position, and can work 49% of the normal, full-time hours for the position (includes classroom aides).
- Your gross disability benefit plus compensation for the position being sought cannot exceed the current level of compensation for the position you held at retirement.
- Your employer must notify TRS of your pending employment prior to hiring you.

If you work for a private sector employer:

- Your gross disability benefit plus compensation for the position being sought cannot exceed the current level compensation for the position you held at retirement.
- You are responsible for reporting employment to TRS.

As a disability retiree, your disability status may be reviewed at any time. The Department of Audits performs detailed audits of employment records to ensure our disability retirees are complying with the provisions above. Any discrepancies will be investigated and, if necessary, retirement benefits may be terminated and/or funds collected for wrongly paid benefits. If you have any questions, please contact our office for more information regarding the laws that govern your ability as a disability retiree to work after retirement.

DISABILITY RETIREMENT CHECKLIST



The online application contains everything you need to apply for disability retirement. To apply, login to your TRS account and click the Apply for Retirement tab. If you choose to apply for disability retirement using paper forms, you can download the Disability Retirement Handbook, which contains valuable information about disability retirement and all of the forms needed to apply from the website. The information or forms you, your physicians, and your employer must submit are:

- Application for Disability Retirement
- Affidavit of Residency
- List of Disability Information (online application only)
- Physician's Report
- Psychiatrist's, Psychologist's or Counselor's Report (if applicable)
- Hospital/Clinic Report
- Designation of Multiple Beneficiaries (if you designate more than one primary and/or secondary beneficiary)
- Option 4 Beneficiary Designation (if you choose Plan B, Option 4)
- Sick Leave Certification (from each TRS-covered employer)
- Retirement Certification Report (from your final employer)
- Federal and State Tax Withholding (Form W4-P and Form G-4)
- Retirement Application Summary (online application only)
- Identification copies for you and all beneficiaries (driver's license, birth certificate, passport, immigration papers, or a state-issued ID is acceptable)
- Job description (from your final employer)
- Declining Service Purchase (if applicable)





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