



North Carolina Retirement Systems

**Disability Quick Reference Guide
For TSERS Members**

	SHORT-TERM/ Preliminary LT	EXTENDED ST	LONG-TERM	STATE DISABILITY
Eligibility	1 yr. membership earned within 36 months preceding disability Doctor must certify disability on or prior to last day worked or exhausted leave Can be temporary or permanent disability	1 yr. membership earned within last 36 months prior to end of STD period Doctor must certify disability on or prior to last day worked or exhausted leave Must be temporary disabled. Employee must go through short-term disability period	5 years membership earned within 96 months prior to exhaustion of leave <u>or</u> salary continuation. Doctor must certify disability on or prior to last day worked or exhausted leave. Must be permanently disabled. Member cannot be eligible for unreduced service retirement.	Member must be vested as of 7/1/1982 or 1/1/88 Doctor must certify disability on or prior to last day worked or exhausted leave Must be permanently disabled. If eligible for Service Retirement, member must be vested as of 7/1/82 date for State Disability
Time Frame to Apply	NONE	NONE	Within 180 days from end of Short-Term <u>or</u> 180 days from end of temporary total Workers' Compensation	NONE but effective retirement date is in accordance with filing requirements
Calculation of Benefit	50% of salary as of last day worked (monthly max benefit of \$3,000), reduced by certain offsets)	50% of salary (monthly max benefit of \$3,000), reduced by certain offsets	65% of salary (monthly max benefit of \$3,900), reduced by certain offsets	Based on Average Final Compensation (AFC), accrual factor, total creditable service and projected service
Timeframe Benefits are paid	Maximum of 365 days after 60-day waiting period; paid by employer with proper certification from doctor (Form 703 monthly certification unless Preliminary Long-Term determination)	Maximum of 365 days as approved by Medical Board (Paid by Retirement Systems Division)	Until member is eligible for an <u>unreduced</u> service retirement or otherwise no longer meets requirements for benefits ¹	Lifetime [Refer to G.S. §135-5 (e) (6)]
Approval for Benefits	Employer or Medical Board Approval	Medical Board Approval	Medical Board Approval	Medical Board Approval

¹ Limit of 36 payments if not vested prior to 8/1/07 unless receiving Social Security disability benefits.

Application Process	700 701 A current Form 7A 703 (Optional for Short-Term/Preliminary Long-Term) Job Description	700, 704, a current Form 7A, 711, Job Description, Copy of 701 Copy of Form 703 if member was not approved for Short-Term through the Retirement Systems Division	700, 704, current 7A, 711 Copy of 701, 703, JD, (if member was approved for Short-Term through the Retirement Systems Division, then the Division should already have these documents)	Form 7 A current Form 7A Job Description
Benefit Offsets	Temporary Total Disability Benefits through Workers' Compensation Veterans Administration (same disability) Excess earnings	Temporary Total Disability Benefits through Workers' Compensation VA (same disability) Excess earnings	SS benefits 36 month hypothetical SS offset ² Temporary Total Disability Benefits through Workers' Compensation Need Form 60 for Workers' Compensation Veterans Administration (same disability) Railroad Retirement Excess Earnings	Excess Earnings
Earnable	Monthly (up to the amt. of ST)	Monthly (up to the amount of monthly benefit)	Monthly (difference between 100% salary and adjusted gross LT) <u>before</u> any offsets	Annually
Re-Exams (determined by Medical Board)	None	None	Can be reviewed yearly at the discretion of the Medical Board	Can be reviewed yearly at the discretion of the Medical Board

² If vested prior to 8/1/07