



Hello and welcome to STRS Ohio's webinar, *Navigating the Disability Process for Employers*. I'm Patty Gordon and joining me today is Todd Wolford.

- Todd will be available to answer your questions during the webinar.
- All participants' cameras are off and you are automatically muted.
- Handouts are available for your reference.
- Press the ALT key on your keyboard to open or close the Zoom control panel.
- You can ask questions in the Q&A field on the control panel.

Agenda

- Review disability process resources for members
- Explain the employer's responsibilities during the process
- Discuss how and when STRS Ohio notifies employers about the status of a disability application
- Explore the different reasons a disability benefit may be terminated



During today's webinar we will:

- Review the disability process resources for members;
- Explain the employer's responsibilities during the process;
- Discuss how and when STRS Ohio notifies the employer about the status of the disability application; and finally,
- Explore the different reasons a disability benefit may be terminated.

Resources for Members

- STRS Ohio Member Services Center: 888-227-7877 (toll-free)
- Disability benefits video at strsoh.org

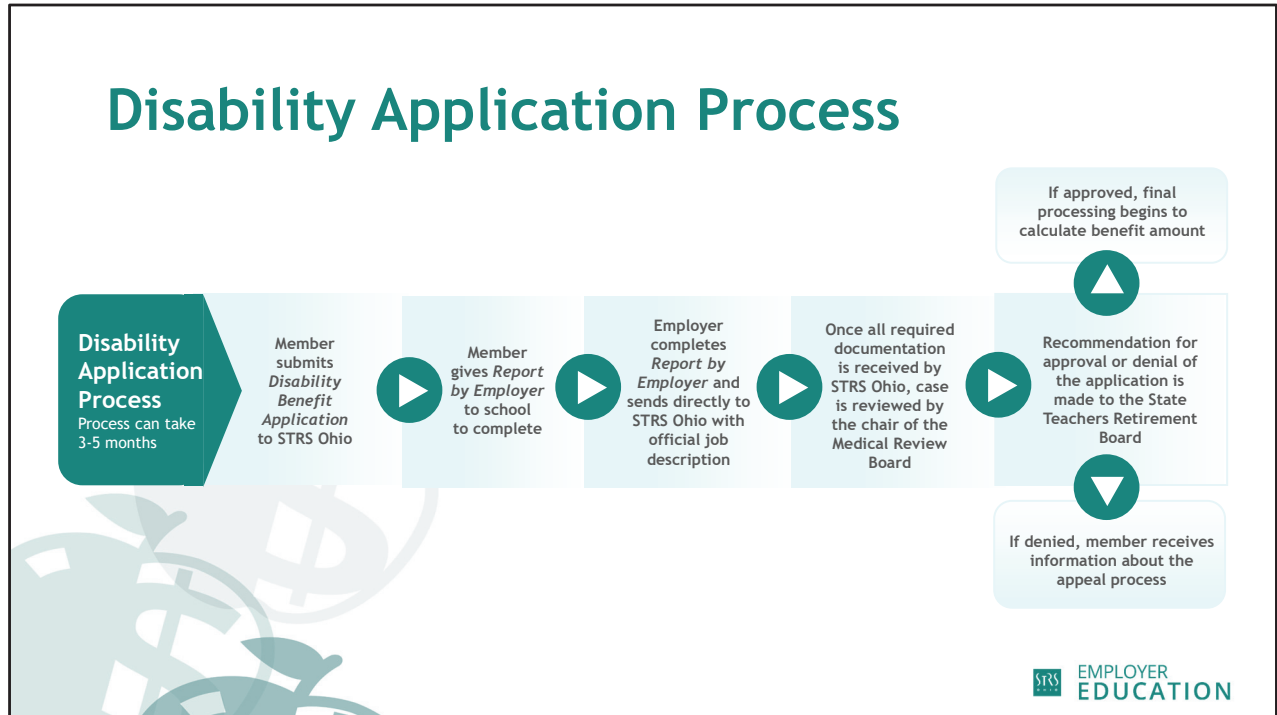


If you are contacted by an employee with questions about applying for a disability benefit, you can offer a couple of helpful resources to someone who is wondering what to do or where to start.

Representatives at the STRS Ohio Member Services Center can tell members which disability program they elected, the eligibility criteria based upon their service with STRS Ohio, how the application process works and what benefits are offered in their plan. They can also set up an appointment for the member to speak to a member benefits counselor.

A video about disability benefits and the application process is available on the STRS Ohio member website. This video provides an overview of the process and reviews important considerations for members considering applying for disability benefits. For your convenience, a link to this video, information about the disability process and employer forms are located on the STRS Ohio Employer Website under the Retirement Plans & Benefits topic in the Disability Benefits section. ***[Open employer website to show location]***

Now, let's discuss the application process.



The disability application process can take from three to five months to complete.

Application Documents

- *Disability Benefit Application*
- *Report by Employer* and most recent official job description
 - Employer should keep a copy
- Submit to STRS Ohio one of three ways:
 - Mail: 275 E. Broad St., Columbus, OH 43215
 - Fax: 614-227-2918
 - Email: Scan and send to contactus@strsoh.org
- *Attending Physician's Report*



Members should apply for disability benefits with the retirement system where they have the most service credit, just as they would for service retirement.

- The member should request a Disability Application Packet by contacting STRS Ohio.
- There are five items included in the packet.
- The member will complete the *Disability Benefit Application*. The member's spouse or a person acting on the member's behalf may also file the application.
 - **Authorization for Release of Retirement Account Information** form allows a representative to complete the application.
 - This form is available on the STRS Ohio member website and on the employer website in the Disability Benefits section.
- Member gives the **Report by Employer** form to the employer to complete.
 - Send this to STRS Ohio along with a copy of the member's most recent official job description. [*See slide for details*]
- The **Attending Physician's Report** must be completed by the member's treating physician (M.D. or D.O.) who specializes in treatment of the condition.
 - The report must be based on an in-person appointment with the physician within the last two months. The member's physician must provide medical evidence to support the condition as disabling.

All forms included in the packet must be completed and received by STRS Ohio before application processing can begin. **Members should allow three to five months for processing from the time STRS Ohio receives the completed application packet.**

See the handouts for this webinar for a sample of the *Report by Employer*.

Application Review Process

- Independent medical examination
- Medical Review Board evaluates medical records
- Medical Review Board makes recommendation to Retirement Board
 - If approval is recommended, the member must stop working by the end of that month



The application review process begins with an examination by an independent medical examiner chosen by STRS Ohio. STRS Ohio's Medical Review Board then evaluates the applicant's medical records. Then, the Medical Review Board makes a recommendation to the Retirement Board.

If the Medical Review Board recommends approval, members of the disability retirement program must stop working by the end of that month or at age 60, whichever is earlier. Members of the disability allowance program must stop working by the end of that month.

Application Review Process

- Retirement Board determines whether the disability application is approved
 - If approved, information needed to pay disability benefits is requested from member and employer
 - If denied, information about how to appeal is mailed to member



The Retirement Board then determines whether the application is approved or denied. STRS Ohio will request information from both the member and the employer in order to calculate benefits if the application is approved. If it is denied, STRS Ohio will send information about the appeal process to the member.

Application Review Process

- Employer notifications are sent once Medical Review Board recommends approval
 - Letter prior to board approval
 - Deposit and service report (D&S)



When the Medical Review Board recommends approval of an application to the Retirement Board, STRS Ohio sends a notification of pending approval to the member and copies the school. This letter is usually addressed to the superintendent or president. It includes the date the Retirement Board will hear the disability case.

Typically, once the Medical Review Board recommends the application for approval, a deposit and service report, or D&S, is sent to the current employer.

See the handouts for this webinar for a sample of a letter that would be sent prior to board approval.

If Disability Benefits Are Approved

- Benefit effective date is the first of the month following the latter of:
 - Last day of paid service (work or sick leave), or
 - Date the member's most recent complete application for disability benefit was received by STRS Ohio
- After board approval, a letter is sent to member, and school superintendent or president is copied



If the disability application is approved, benefits are effective on the first day of the month following the latter of:

- The last day for which any compensation was paid, or;
- The date on which the member's most recent complete disability application was received by STRS Ohio.

STRS Ohio will notify the member of the Retirement Board's decision in a letter and the superintendent or president will receive a copy.

Once benefits are finalized, a letter is mailed to the superintendent or president and the treasurer or fiscal officer is copied. This letter will list the benefit effective date and whether or not the employee elected health care coverage.

See the handouts for this webinar for a sample of a letter a superintendent or president would receive after board approval.

Completing the Deposit and Service Report

- Complete as soon as possible; payment to member cannot be issued until received
- Last date worked or used sick leave (Line 12)
 - Member has exhausted all sick days
 - Member is still working
 - Member is still using sick days



- The D&S should be completed in Employer Self Service (ESS) as soon as possible once earnings and the last date the employee physically worked or used sick leave are known.
- No partial payments are made for disability benefits until the D&S is received.
- A common question we hear from employers is: “How do I know when the employee’s last sick day will be if I don’t know when the disability benefit will become effective?”
 - If an employee has run out of sick days, enter the last day they were paid sick leave or the last day they physically worked on Line 12, whichever was later.
 - If the employee is still working, then the letter sent prior to board approval states the date the member must stop working.
 - If the member is not working but is using sick days, discuss with the employee when they would like their last paid sick day to be. We will review in just a moment how to determine when disability benefits become effective.

See the handouts for this webinar for a sample of a D&S report.

Completing the Deposit and Service Report

The screenshot shows a form titled "Service Credit and Contract Information" with the following fields:

Line	Description	Input Field
10.	Service Credit earned in 2020-2021 Calculate Service Credit	<input type="text"/>
11.	Last pay date	<input type="text" value="//"/>
12.	Last day employee worked (including paid sick time)	<input type="text" value="//"/>
13.	Position held	<input type="text"/>
14.	Contract salary (please supply full contract amount even if not completed)	<input type="text"/>
15.	Beginning date of full contract	<input type="text" value="//"/>
	Contract ending date (typically the last day of school)	<input type="text" value="//"/>
	Number of days in total contract (even if not completed)	<input type="text"/>
15.	Members current contract status - Active / Resigned / List other	<input type="text"/>
16.	Percentage increase generally granted to teaching employees	<input type="text"/>

A purple arrow points to Line 15, "Members current contract status - Active / Resigned / List other".



- There is an additional question on the D&S for disability benefits that does not appear on the D&S for service retirement benefits. **[Zoom in on Line 15]**
- On Line 15, in addition to listing the contract beginning and ending dates and number of days in total contract, there is a line for the member's current contract status. Enter Active, Resigned or list other status as applicable (e.g., terminated).

Health Care Coverage

- Member may elect coverage for themselves and eligible dependents
 - Members pay premiums for coverage
 - Premiums for eligible dependents are full cost
- Health care coverage effective date is the latter of:
 - The first month following board approval, or
 - The benefit effective date



If a member is approved for disability benefits, that member may elect STRS Ohio health care coverage for themselves and pay a premium for that coverage. If a member elects coverage, he or she may also enroll eligible dependents and pay the full cost for monthly premiums.

The coverage effective date is the first of the month following the board approval of the disability application or the benefit effective date, whichever is later.

Items to Remember

- Disability benefit recipients are subject to annual medical reviews and/or examinations
- Member is considered to be on a leave of absence for the first five years if under contract and did not resign position



Benefit eligibility is regularly reviewed for disability benefit recipients. Members may be required to submit reports from attending physicians and/or be examined by an independent medical examiner.

Members should not resign. Employers should consider a disability benefit recipient to be on a leave of absence. If a disability terminates within five years, the member must be allowed to return to the same or a similar position and salary. This must occur no later than the first day of the following school year.

Now that we have walked through the disability process, let's take a look at what can cause disability benefits to terminate.

Termination of Benefits

- Benefits terminate if the member:
 - Performs any teaching service
 - Requests termination
 - Is no longer disabled
 - Does not follow an agreed upon treatment plan
 - Does not submit required medical reports
 - Is noncompliant with annual request for employment and earnings information



Disability benefits can terminate for any of the reasons listed here. A letter will be sent to the superintendent or president if disability benefits are terminated during the member's five-year leave of absence.

STRS Ohio will request a certification of employment asking the date the member will report for work. If the member is not returning to employment, the employer also has the option to indicate that on the letter.

See the handouts for this webinar for a sample of a return to work letter for members and the letter sent to employers when an individual returns to work. This letter is only sent for a medical termination.

Summary

- If a member comes to you for information:
 - Direct them to call the Member Services Center at 888-227-7877 (toll-free)
 - Members can watch the Disability Benefits video on the employer or member website
 - Information and forms are in the Retirement Plans & Benefits topic of the employer website
 - *Report by Employer*
 - *Deposit and service report in ESS*



If members come to you with questions about the disability process, direct them to call the Member Services Center at 888-227-7877 (toll-free). STRS Ohio representatives can let them know which disability plan they are in and whether they have met the eligibility requirements. Members should also watch the Disability Benefits video, which is on the member and employer websites.

General disability information and employer forms are available on the employer website, but it is best to have the member contact STRS Ohio directly for information and to start the disability application process.

Resources Available

- **Member Resources:**

- Member Services Center: 888-227-7877 (toll-free)
- Disability Benefits video on STRS Ohio website: www.strsoh.org
- Online Personal Account

- **Employer Resources:**

- Call toll-free: 888-535-4050
- Send an email: report@strsoh.org
- Employer website: www.strsoh.org/employer
 - Employer forms available in Retirement Plans & Benefits topic in the Disability Benefits section



We hope the information presented in this webinar has given you a better understanding of the STRS Ohio disability process and your reporting responsibilities.

One of the most important things to take away from this presentation is the knowledge of where to refer STRS Ohio members with questions regarding the disability process — the Member Services Center, the on-demand video available on the member website and the member's Online Personal Account.

Thank You!

- Additional questions?
- Webinar certificates of completion
- Please complete the evaluation after disconnecting from the webinar



Thank you for participating in today's webinar. We will stay on the line for a few more minutes to answer any additional questions.

Certificates of completion will be emailed within two weeks.

A short evaluation will pop up when you exit the webinar. We would appreciate you taking the time to complete it and providing your feedback.

Before we end the webinar, let's check in with Todd to see if there are any further questions to address.