

PERA Disability Insurance

PUBLIC EMPLOYEES RETIREMENT ASSOCIATION (PERA)

PERA Disability Program

(Requires 5 years of earned service credit)

PERA provides **members with five years of service** a two-tier Disability Program. One tier is short-term disability (STD) insurance provided by an insurance company and the other tier is the PERA disability retirement benefit. The Disability Program is part of the PERA benefits structure and is at no cost to the member.

Standard Insurance Company is the Disability Program administrator for both the STD and disability retirement. The STD coverage is provided through an insurance policy.

Short-Term Disability (STD)

The goal of the STD insurance is to help you return to work as soon as practical to your previous job or another job. However, the employer is not obligated to hold a position open for you beyond applicable federal and state requirements. Some employers may allow their Employees to go on an approved leave of absence while they are on short-term disability. Other employers may terminate employment of their Employees at some point after they leave work, even though they are on short-term disability.

As soon as you believe you may qualify for STD, you should discuss, with your Human Resources/Benefits Office, policies regarding leaves of absence and possible opportunities to return to work at a later date. If you are terminated by your employer, you may continue to receive short-term disability as long as you do not refund your PERA member contribution account and continue to meet the requirements of the insurance policy.

For STD, the requirements include the following:

- ▶ 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 percent of your pre-disability earnings in any job given your existing education, training and experience and
- ▶ you are not totally and permanently medically incapacitated from regular and substantial gainful employment

STD may provide reasonable income replacement and vocational rehabilitation after you have been unable to work for 60 days. STD benefits are payable up to a maximum of 22 months. The maximum income replacement is 60 percent of your pre-disability earnings. The amount paid under the STD plan may be reduced by other income (call Colorado PERA for details).

Disability Retirement

The goal of the disability retirement is to provide you with income if you are not able to work and cannot return to any work. As soon as you believe you may qualify for disability retirement, you should discuss with your employer its policies concerning leave of absence and retirement. To qualify for disability retirement, you must terminate employment.

For disability retirement, the requirements include the following:

- ▶ your medical condition prevents you from engaging in any regular gainful employment
- ▶ you are medically unable to earn 75 percent of your pre-disability earnings in any job for which you are or could be educated or trained and
- ▶ you are totally and permanently incapacitated and are not reasonably expected to recover from your disabling medical condition

The benefit is based on your highest average salary, age and earned service credit. The benefit may be based upon projected age and service. The monthly benefit continues as long as you continue to be totally and permanently incapacitated from regular gainful employment.

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