

Applying for

Disability Benefits

Ohio Public Employees Retirement System



Ohio Public Employees Retirement System
277 E. Town St.
Columbus, OH 43215

www.opers.org | 1-800-222-7377



The OPERS Disability Program

Unexpected health issues and accidents happen. The OPERS Disability Program partners with you to help you return to wellness.

Get Started

- 1 Before you begin**

Carefully read through the *Disability Benefits* leaflet. This leaflet outlines eligibility requirements, rules and provisions of the program. You can also visit the Disability section of opers.org to learn more.
- 2 Submitting your application**

You must complete the *Disability Benefit Application*, *HIPAA Authorization* form, and submit *Proof of Date of Birth*. You must also include a *Report of Physician* form, which asks your physician to describe the condition on which your application is based. We recommend you include all diagnostic test results and/or medical documents with your disability benefits application. If additional medical documents are needed, the *HIPAA Authorization* will be used to request those documents. Any charges related to the release of medical documents will be your responsibility. You can mail the completed documents to OPERS.

What to Expect

Processing your application*

You'll receive an acknowledgement letter once we receive the forms and documents. We'll contact your employer and request a *Report of Employer for Disability Benefit Applicant* form and job description and send your entire application packet to our third-party administrator, ForHealth Consulting at UMass Chan Medical School. You'll be notified once when we've sent your application.



Third-party administrator review

ForHealth Consulting will call you within five business days to confirm they received your application. They'll evaluate your application to decide if a medical/psychiatric examination is necessary. If an examination is needed, it will be performed by a licensed, credentialed physician and OPERS will pay the fees. ForHealth Consulting will review both your application and the medical examiner's report and make a recommendation as to whether you're considered disabled from your most recent public employment position.

Final review and determination

ForHealth Consulting's recommendation will be sent to OPERS' medical consultant for review and the medical consultant will make a recommendation to the OPERS Board of Trustees. The Board will either approve or deny your application. If approved, your disability benefit will become effective the first day of the month following the later of: the last day for which compensation was paid, or the attainment of eligibility. If denied, you have 30 days to appeal the Board's decision by submitting a *Disability Benefits Appeal Request* form.



Your first check

Once your application has been approved, you can expect to receive your first payment within 10 days of OPERS receiving all required information. Monthly disability benefits will be deposited directly into your savings or checking account. Direct deposit is required.

Complying with the program

You'll be required to meet certain requirements to remain in the disability program. You can also elect to participate in the Rehabilitative Services Program which can help increase your employability through clinical and vocational rehabilitative services. Read the enclosed fact sheet to learn more about this program.



Health care

Disability benefit recipients are eligible to enroll in the OPERS health care plan. Eligibility is limited to the first five years you're receiving a disability benefit. After five years, you must meet the minimum age and service requirements for health care or be enrolled in Medicare to remain enrolled in OPERS health care. Read the *Health Care Coverage Guide* to learn more.



*Changing employers or dual employment with any public employer during the application process will significantly impact the processing of your application.



Documentation

- Disability Benefit Application*
- HIPAA Authorization form*
- Report of Physician*
- Proof of date of birth**
(birth certificate, valid driver's license, passport, etc.)

The following documents will be needed if your disability benefit application is approved:

- Designation of Beneficiary for Lump Sum Death Benefit*
- Proof of application for Social Security Disability Insurance Benefits (SSDI)**
(see *Disability Benefits* leaflet)
- Health Care Coverage Application*
- Proof of date of birth for eligible dependents**
- Copy of marriage certificate**
(if applicable for health care)
- Proof of Medicare A and B for you and your spouse**
(if applicable for health care)

You may be required to submit additional documentation. Please contact us if you are unsure if the documents below are needed.

- Certification of Unreported Service form*
- Certification of Federal, Out of State or Municipal Service form*
- Military Discharge*
- Certification of Leave of Absence form*
- Bureau of Workers' Compensation (BWC) Claim number** (if applicable)

Remember...



Make sure your application is complete. Any missing or incomplete documents will lead to a delay in your application.



You can receive a disability benefit estimate by logging into your online account or calling OPERS at 1-800-222-7377 to speak with a member services representative.



Once your application has been approved, **expect to receive your first payment within 10 days** of OPERS receiving all required information.



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