Applying for
Disability Benefits
Ohio Public Employees Retirement System

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

wwwopers.org | 1-800-222-7377
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.

Submitting your application
You must complete the *Disability Benefit Application* 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. You can mail the completed documents to OPERS.

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, Managed Medical Review Organization (MMRO). You’ll be notified once we’ve sent your application to MMRO.
Third-party administrator review
MMRO 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, credential physician and OPERS will pay the fees. MMRO 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
MMRO’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.
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.

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

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