

Rehabilitative Services “Case Management” Frequently Asked Questions

1. What is the Rehabilitative Services Program?

- This is a case management program offered to OPERS members who have been approved for a disability benefit on or after Jan. 7, 2013. The goal of this program is to maximize a participant’s employability by partnering with you and **your** physician, providing you with information about your health condition, and directing you to resources to assist you in your self-directed job search.

2. What are the advantages to me if I decide to participate in this program?

- There are many advantages to participation in the Rehabilitative Services Program, which are at no cost to you:
 - A clinical case manager, who is a Registered Nurse, will work with you and **your** Attending Physician to identify and implement a case management plan of care which will address your disabling condition(s) and any other conditions you may have that could impact your disabling condition(s). Your case manager will provide you with clinical resources to assist you in managing your disabling condition(s). All communication will be conducted over the phone and/or via mail, and will be available to you in between scheduled calls should you have questions or need additional resources.
 - You will have access to, and interaction with, a certified vocational specialist who can assist you in maximizing your employability through the use of vocational resources, as well as through the identification of potential job types that may be of interest to you as you begin your self-directed job search. All communication will be conducted over the phone and/or via mail. The vocational department staff are available to you should you have questions or need additional resources.
 - As a member receiving a disability benefit from OPERS, you are on a leave of absence from your last public employer for the first three years following the effective date of your disability benefit. ***The leave of absence can be extended up to five years as long as you continue to actively participate in the OPERS Rehabilitative Services Program and remain compliant with your case management and physician-directed treatment plan.***

3. What kind of “rehabilitation facility” are you sending me to?

- You **will not** be sent to any rehabilitation facility. You will continue to see **your current physician(s)**.

4. Why should I participate in this program if I believe I cannot be “rehabilitated?”

- “Rehabilitative Services” means our clinical and vocational case management staff will telephonically work with you to assist you in managing your disabling condition(s) and improving those condition(s) if possible. Additionally, case management staff will assist you in maximizing your employability which will help you in your self-directed job search efforts. ***This program is not a “physical” rehabilitation program.***

5. I'm already receiving an OPERS disability benefit, so doesn't that mean I will receive disability for the rest of my life?

- Disability benefits are not guaranteed for life. You will continue to receive disability benefits as long as you remain eligible to receive such benefits. Members under the Original Disability Plan may receive disability benefits for life if they remain disabled, whereas members under the Revised Disability Plan will receive disability benefits for a set period of time. After the set period of time expires, members under the Revised Disability Plan have the option to convert to an age and service retirement benefit.

6. I understand there are now two standards of review for disability. What are the differences between the two standards of review and how does this impact me?

- The "Own Occupation" standard of review means that a member is mentally or physically incapacitated for the performance of duty from his/her last public position and the disability must be expected to last at least 12 months.
- Members who applied for disability benefits before Jan. 7, 2013 and members who last contributed under the Law Enforcement division are evaluated under the "Own Occupation" standard of review. The Own Occupation standard of review is applied when these members are evaluated to determine if they should continue receiving a disability benefits following the approval of their application for disability benefits.
- Members who applied for disability benefits on or after Jan. 7, 2013 will be evaluated under the "Own Occupation" standard until their leave of absence period with their public employer expires. The leave of absence period is between three and no more than five years following the benefit effective date, depending on whether the member participates in the Rehabilitative Services Program. Once a member's leave of absence expires, the "Any Occupation" standard of review is applied to evaluate if the members should continue receiving disability benefits. To receive benefits under the "Any Occupation" standard of review a member must be unable to perform any position which meets the following criteria:
 - Replaces not less than 75 percent of the member's inflation-adjusted final average salary;
 - Is reasonably to be found within a 75 mile radius from the member's address on file with OPERS; and
 - Is one that the member is qualified for by experience or education.

7. What happens if I become eligible for an age and service retirement benefit while I'm participating in this program?

- ***Becoming eligible for an age and service retirement benefit does not disqualify you from participation in the Rehabilitative Services Program.*** However, if you are removed from disability or you switch to an age and service retirement benefit your participation in the Rehabilitative Services Program will end.

8. How do I sign up for the Rehabilitative Services Program?

- Return your completed Rehabilitative Services Selection form (DR-REHABSELECT) to OPERS disability administrator, MMro, indicating that you would like to participate in this program.

- 9. When should I return the Rehabilitative Services Selection Form?**
- Return the form **as soon as possible** to take full advantage of the program. However, if you want to participate, you must make your selection no later than six months prior to your third benefit anniversary.
- 10. How do you determine my third benefit anniversary?**
- Your third benefit anniversary date is three years from the effective date of your disability benefits. For example, if your benefit effective date is Jan. 1, 2015, your third benefit anniversary date would be Jan. 1, 2018.
- 11. How much does it cost to participate in the Rehabilitative Services Program?**
- There is **NO COST** to you for the rehabilitative services provided by MMro. However, during your participation in the Rehabilitative Services Program, you will be responsible for any cost associated with release of medical documentation from your physician to MMro, as well as fees (such as copays or deductibles) for treatment or health care that you receive. You should refer to your Medical Plan Description booklet for the levels of coverage under your health care plan.
- 12. What if tests and/or treatments are recommended, but are not covered through my insurance?**
- Keep in mind, any tests or treatments would be at the direction of **your** physician. Payment for any treatment that your physician is requesting that is not covered by your health care coverage is your responsibility. Your clinical case manager will try to work with you and your physician if the cost of testing or treatments is a barrier.
- 13. Will my disability benefit be affected if I say no to the Rehabilitative Services Program?**
- If you choose not to participate in the Rehabilitative Services Program, you may be required to provide OPERS with documentation of your treatment on a semi-annual basis. This means you would need to have a form completed by your treating physician, as directed by OPERS. Also, your leave of absence period will expire three years from your benefit effective date. At that point, you will be re-evaluated under the “Any Occupation” standard of review for continued eligibility to receive a disability benefit.
- 14. What kind of services will I receive if I participate in this program?**
- If you select to participate in the Rehabilitative Services Program, you will receive a call from an MMro Clinical Case Manager. Your individualized case management plan is based on your disabling condition, and will be discussed with you and directed by **your** treating physician. Additionally, you may be provided vocational resources to assist with your self-directed job search.
- 15. What type of physicians would I be required to see for the Rehabilitative Services Program? Since MMro is located in Michigan, will I have to see doctors in Michigan?**
- All your care will continue to be directed by **your current** physician. You will not be asked to change physicians or go to a rehabilitation facility.
- 16. Do you have satellite offices where I can follow up with my Clinical Case Manager?**
- Your Rehabilitative Services case management will be performed over the telephone. If you elect to participate in the Rehabilitative Services Program, you will be contacted by a Clinical Case Manager, and all communication will be by telephone or mail.

17. Can I find a job before the “Any Occupation” standard of review applies to me?

- You may decide to begin employment with a non-public employer while you are still under the Own Occupation standard of review for disability (years three up to five). If you choose to do this, complete an Employment Review for a Disability Benefit Recipient form (DR-2) and return it to OPERS. OPERS will then advise you if the job you are considering will have an impact on your continued receipt of a disability benefit while you are under the “Own Occupation” standard of review for disability. This program **is not intended to provide job placement services**; you will direct your own job search activities. Participation in the Rehabilitative Services Program means you will receive assistance from MMro in maximizing your employability by directing you to resources to assist you in your self-directed job search.

18. Will I have to seek employment outside of my hometown?

- It is your decision where to seek employment, as your job search is self-directed. The goal of the Rehabilitative Services Program is to maximize your employability in a competitive labor market. This program is not intended to provide job placement services. However, under the Any Occupation standard of review, OPERS evaluates the labor market within a 75 mile radius of your address on file with OPERS.

19. Can information obtained as part of the Rehabilitative Services Program be used to evaluate my continued eligibility to receive a disability benefit?

- Yes. If you elect to participate in the Rehabilitative Services Program, the medical and vocational information acquired through the Rehabilitative Services Program may be used in the determination of your continued eligibility for a disability benefit.

20. Who can I talk to if I have more questions?

- Please feel free to contact MMro at 1-866-516-6676 and one of our OPERS Case Liaisons will be happy to assist you.