

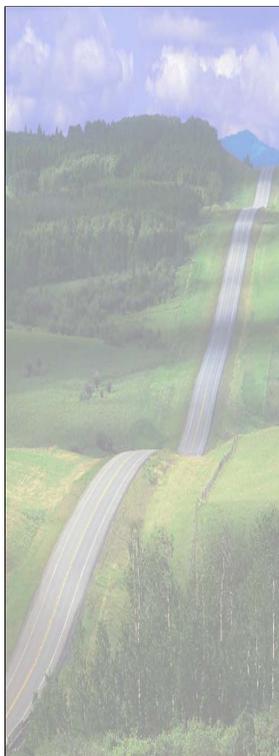


TRS Disability Benefits (for Tiers I and II)



Division of Retirement and Benefits
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Welcome to the Division of Retirement and Benefits presentation on Disability Benefits for Tier I and II members of the Teachers' Retirement System, commonly referred to as the TRS. This presentation does not apply to Tier III members of the new Defined Contribution Retirement Plan.



Introduction

- Understanding the application process for disability benefits.
- Tier I
 - Members who first entered the TRS before July 1, 1990.
- Tier II
 - Members who first entered the TRS after June 30, 1990, but before July 1, 2006.



In this presentation you will learn how to apply for TRS disability benefits.

But first we will begin by defining Tiers I and II in the TRS:

You are TRS Tier I if you first entered the TRS before July 1, 1990.

You are TRS Tier II if you first entered the TRS after June 30, 1990, but before July 1, 2006.



Topics of Discussion

- Eligibility requirements
- Application Process
- Review and Determination
- Approval and Denial
- Continuing Eligibility Requirements



In the presentation we'll be talking about the eligibility requirements for these benefits, and the forms and records needed to apply. We'll also discuss the review and decision making process. There is additional information you will need to know whether you are approved or denied benefits.

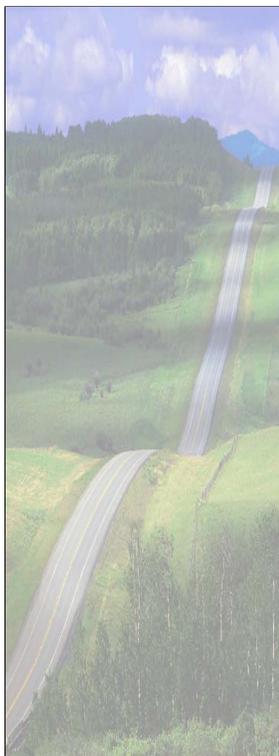


Eligibility for Disability

- Eligibility begins once you have five paid up years of TRS membership service.
- You are eligible to apply if you suffer a disabling injury or illness.
- You must be presumably permanently disabled from performing your duties.
- You must terminate your employment because of your disability.



You must have at least five years of paid up TRS membership service to be eligible to apply for TRS disability benefits. This benefit is for those who become permanently disabled (either physically or mentally) from performing the duties of their position due to an injury or illness. Your employer may provide alternative duties for you, but if you are approved you must terminate employment because of the disabling condition.



Application Process

- Contact the division for disability benefit counseling and to request an application.
- Review the application booklet and complete the application.
- Return the completed application to the division.



First, you should know that you do not have to terminate employment in order to apply for disability benefits.

Specialists at the Division of Retirement and Benefits are available to provide counseling on these benefits, and to assist you through the application process. The first step you should take is to call the division and ask to speak to a TRS Disability Counselor. You will then be sent an application packet.



Application Deadline

- Your application must be received by the division no later than 90 days after you terminate employment due to your disability.
- This deadline may only be waived by the Department of Administration Commissioner if there were extraordinary circumstances that resulted in the missed deadline.



Once you receive the packet, make sure you return the application to the division as soon as possible, especially if you have already terminated your PERS/TRS employment.

You must submit your application to the division within 90 days after your last day of employment if you have terminated employment. If your application is not received within 90 days of your termination date, it will not be accepted.

If there are extraordinary circumstances that caused a delay in filing, you may be granted a waiver of this deadline. Extraordinary circumstances include being confined to a hospital or judged incompetent, but do not include lack of information or mere neglect.

Again, remember that you do not have to terminate employment in order to apply.

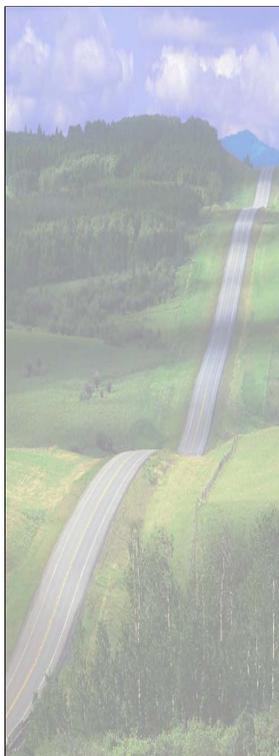


Medical Documentation

- Contact your physicians and health care providers to request a complete copy of your records.
- Contact your treating physicians and health care providers to request completion of the *Physician's Statement of Disability*.
- Provide this documentation to the division.



You as the applicant bear the burden of proof to show you are permanently disabled. You should be prepared to provide to the division your complete medical history, including records from your current providers and those you have seen in the past. Your treating providers must also complete a special form (the Physician's Statement of Disability) that must be returned to the division.

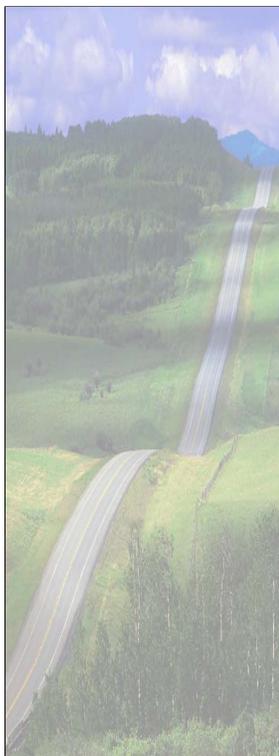


Employer Information

- Contact your supervisor or employer to request completion of the *Employer's Statement of Disability*.
- Ask them to provide a copy of your position description.
- Have all information sent to the division.



Your supervisor will also need to provide information to the division regarding your position and how your condition impacts your ability to perform the duties of your job. Your employer will need to complete the Employer's Statement of Disability and return it to the division along with a copy of your current job description.



Workers' Compensation

- If your injury or illness was the result of your work, you should have already applied for workers' compensation.
- Contact your workers' compensation carrier and ask them to send a complete copy of your file to the division.



If you were injured or became ill because of your job, the division will also need a complete copy of your file from your workers' compensation carrier.

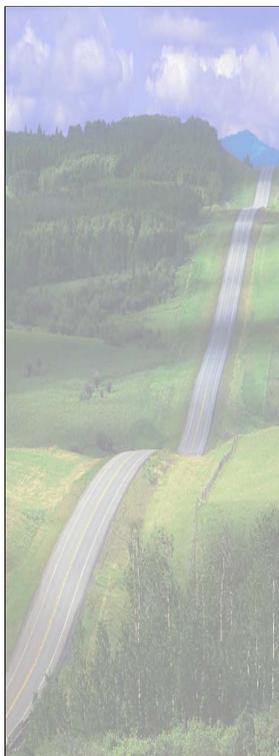


Authorization to Release Information

- You must sign the *Authorization to Release Information*.
- The division will use this release to obtain additional documentation if necessary.
- All information obtained will be kept confidential.



In the event you are unable to obtain records, or if the division determines there is a need for additional records, the Authorization to Release Information will allow the division to request these records on your behalf. However, the cost of these records is your responsibility.



Review

- Once your file is complete, it is reviewed by a physician or psychiatrist.
- The reviewing expert will make a written recommendation to the TRS Administrator or may ask for additional information.



After your file has been determined to be complete, it will be reviewed by a medical or psychiatric expert familiar with the statutory requirements for these benefits. The expert will either request additional documentation, or make a written recommendation to the TRS Administrator to approve or deny your application.

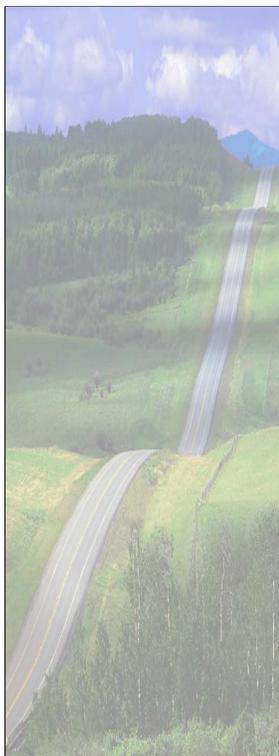


Determination

- The TRS Administrator will review your complete file, including the expert recommendation.
- A formal determination will be made to approve or deny your application.
- You will be notified of the determination by telephone and in writing.



Only the TRS Administrator may make a final decision on your application. Once the formal determination is made, you will immediately be notified by telephone and in writing.

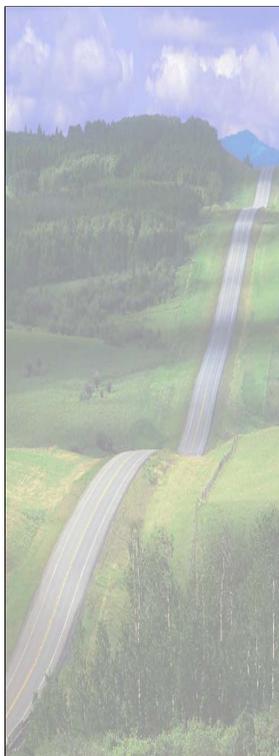


Approval

- If you are approved, your appointment to disability is effective the first of the month following the date you terminated employment.
- Provided you continue to be eligible, you will remain on disability until the date you are eligible for normal retirement.



If you are approved, you will need to terminate employment within 30 days of notification. Your disability benefit, including health insurance, is effective the first of the month following your date of termination. You will remain on disability until you reach normal retirement eligibility by age or service, provided you meet continuing eligibility requirements.



Denial

- If your application is denied, you will have an opportunity to file an appeal of the determination of the TRS Administrator.
- Your appeal would be heard by an Administrative Law Judge with the State of Alaska's Office of Administrative Hearings.
- You have further appeal rights through the Alaska courts.



If you are denied benefits, you will be given formal appeal rights to the decision. Your appeal of a denial of benefits must be received in the division no later than 30 days after you receive written notification of the denial.

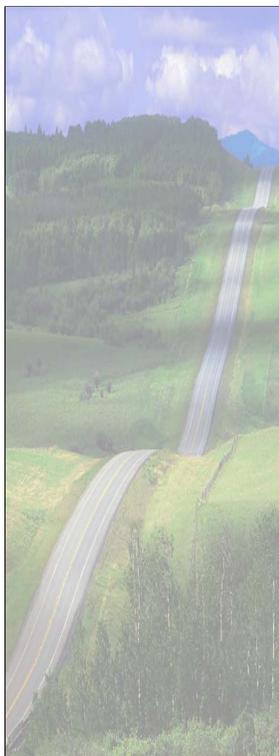


Continuing Eligibility Requirements

- You continue to remain eligible for disability benefits as long as you are unable to return to teaching or other types of certificated educational employment.
- You will need to provide updated medical information annually for the first 5 years of receiving benefits, and once every 3 years after that.



If you are approved for benefits, there are ongoing eligibility requirements. You will be contacted once each year for the first five years and will need to provide updated medical documentation that shows you are still disabled.



More Information

For more information on TRS Disability Benefits, please refer to your *Teachers' Retirement System Information Handbook* or visit our web site at www.state.ak.us/drb.

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You can find more information on TRS Disability Benefits by referring to your Teachers' Retirement System Information Handbook or by visiting our website at [www dot state dot ak dot us forward slash drb](http://www.state.ak.us/drb)