

Disability retirement

1 Employer to-dos: insurance benefits

Please note, not all checklist items apply to all employers.

- Advise employee to file a disability application (LTD) as soon as he becomes disabled and before leaving employment.
 - If employee is unable, file application on employee's behalf.
- Complete the employer portion of the *LTD Benefits Claim Form* packet, if applicable.
- If employee is approved for disability retirement:
 - Terminate employee's coverage in EBS.
 - The effective date is the first of the month following the date on which PEBA issues approval of the disability retirement.
 - Provide a copy of the 18-month COBRA notice for the employee and each dependent, if needed.
 - Advise employee only PEBA can determine retiree insurance eligibility and encourage the employee to complete and submit to PEBA an *Employment Verification Record* as soon as possible.

2 Employer to-dos: retirement benefits

Members of the South Carolina Retirement System (SCRS) must receive approval for disability benefits from the federal Social Security Administration (SSA) to receive SCRS disability retirement benefits. This requirement does not apply to members of the Police Officers Retirement System (PORS). All members should apply while still in service with a covered employer.

- Generally, an employer may submit a disability application for the member in the event the member is unable to do so. The employer cannot select a payment option or designate beneficiaries.
- Complete, sign and submit to PEBA an *Employer's Disability Employment Status Report* (Form 6253).
For a PORS employee complete the following and submit to PEBA:
 - Employer's Disability Employment Status Report* (Form 6253); and
 - Employer's Description of Disability Applicant's Job* (Form 6254). Be sure to accurately describe the requirements of the position with particular emphasis on physical and mental requirements.
- Complete Retirement Date Certification on EES Task List.

3

Retiring employee to-dos

- Apply for disability retirement as soon as possible, no later than one year after employment termination.
- SCRS members should not wait for Social Security approval before submitting a disability application with PEBA.
- May apply for both service and disability retirement at the same time, when eligible.

Forms to complete:

- SCRS Application for Disability Retirement* (Form 6151S).
- PORS Application for Disability Retirement* (Form 6151P).
- Withholding Certificate for Monthly Benefit Payments* (Form 7202).
- Direct Deposit Authorization* (Form 7204).

PORS only:

- Member's Disability Report* (Form 6251).
- Authorization for Release of Information* (Form 6255).
- LTD Benefits Claim Form*, if applicable. Submit to The Standard.
- Include all required documentation.

- Sign up for The Standard's Workplace Possibilities program (www.workplacepossibilities.com/blog), if applicable.