

Applying for disability retirement

This checklist can help guide you through the disability retirement application process. Please note, not all items apply to all.

Employee to-dos: insurance benefits

- File a long term disability application as soon as you become disabled and before leaving employment. If you are unable to file an application, your employer may file on your behalf.
- Sign up for The Standard's Workplace Possibilities program.
- Complete a *Long Term Disability Benefits Claim Form* packet, if applicable, and submit it to The Standard. Include all required documentation.
- If you are on leave due to a disability, your Optional Life coverage will continue for up to 12 months as long as you pay the premiums.
- Complete an *Accelerated Benefit Claim* form and submit it to MetLife, if applicable.
- If you are approved for disability retirement, only PEBA can determine retiree insurance eligibility. Complete and submit to PEBA an *Employment Verification Record* as soon as possible.

Employee to-dos: retirement benefits

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

- Apply for disability retirement as soon as possible, but no later than one year after employment termination. SCRS members should not wait for Social Security approval before submitting a disability application with PEBA. PORS members should apply before their service retirement date. Your employer may submit a disability application for you if you are unable to do so. Your employer cannot select a payment option or designate beneficiaries.
- You may apply for both service and disability retirement at the same time, when eligible.
- Complete applicable forms:
 - SCRS Application for Disability Retirement* (Form 6151S) or *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).