



School Employees Retirement System of Ohio



*Serving the People Who Serve Our Schools®*

# MEMBER DISABILITY GUIDE





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### School Employees Retirement System of Ohio

300 E. Broad St., Suite 100, Columbus, Ohio 43215-3746  
614-222-5853 | Toll-free 800-878-5853 | [www.ohsers.org](http://www.ohsers.org)



Dear Member,

As you requested, we have enclosed information on disability benefits with the School Employees Retirement System of Ohio (SERS).

Along with the necessary application forms, you will find:

- *A Member Disability Guide*
- *A Member Health Care Guide*
- Early Medicare Informational card
- A return envelope

Please read the *Member Disability Guide* to learn about these benefits and the application process before completing any forms.

In order to begin processing your application, we must receive:

- A completed and signed Disability Benefit Application
- A completed and signed Authorization for Release of Protected Health Information
- A Job Duty Form completed and signed by both you and your employer

We also must receive a copy of your birth certificate before payment can be issued.

If you file an application on behalf of a member, you must enclose a copy of the power of attorney, guardianship, or conservator papers showing that you are authorized to act on the member's behalf.

If you have any questions, please call us toll-free at 800-878-5853, and ask to speak to a disability benefits representative.

Sincerely,

School Employees Retirement System of Ohio  
Member Services Department  
Disability Benefits Section



# ABOUT SERS

Established by state law in 1937, SERS is a statewide defined benefit plan that provides retirement, disability, and survivor benefits to non-teaching employees of Ohio's public, vocational, technical, and community schools, and community colleges.

## Staff

The day-to-day operations are administered by a professional staff led by the executive director and deputy executive director.

## SERS Resources

SERS provides additional information through:

- A periodic newsletter to members
- Social Media – Our Facebook page at [www.facebook.com/sersofohio](http://www.facebook.com/sersofohio) or on Twitter at [www.twitter.com/sersofohio](http://www.twitter.com/sersofohio)
- Individual counseling at the SERS office, by phone, or by video, Monday through Friday between 8:15 a.m. and 2:45 p.m. Appointments can be scheduled by calling SERS toll-free at 800-878-5853.
- Group conferences and seminars. Listings are available on the SERS website, and through special notices for posting on school bulletin boards.

## Address, Telephone Numbers, and Website

SERS' office location: 300 E. Broad St.  
Columbus, Ohio

Parking garage: Free parking is available in SERS' parking garage located on Grant Avenue, north of Broad Street

Mailing address: 300 E. Broad St.  
Suite 100  
Columbus, Ohio 43215-3746

Office Hours: 8 a.m. to 4:30 p.m.

Telephone numbers: 1-800-878-5853 (toll-free)  
1-614-222-5853 (local)

Website: [www.ohsers.org](http://www.ohsers.org)

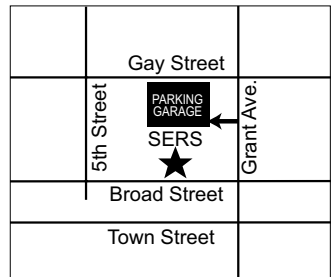
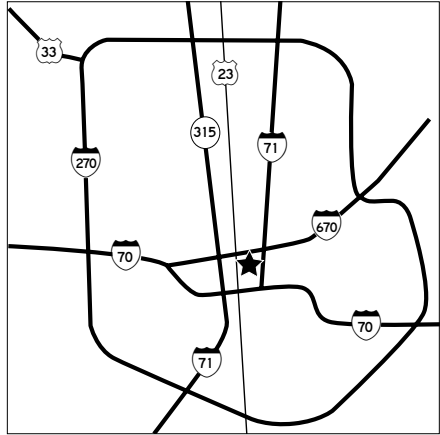
## Directions to SERS

**From the north:** Take I-71 South to exit 109B toward Downtown / Spring Street. Turn right onto Spring Street (one-way street). Turn left onto Grant Avenue. Turn right at the 300 E. Broad parking garage entrance. You will arrive at the SERS entrance before reaching Broad Street.

**From the south:** Take I-71 North to I-70 East to the Fourth Street Livingston Avenue exit #100B onto Fourth Street. Turn right on Town Street, then left on Grant Avenue. Cross Broad Street. The SERS parking garage entrance is half a block up Grant Avenue on the left.

**From the west:** Take I-70 East to I-670 East. Take exit 4C for OH-3 / Cleveland Avenue. Turn right onto Spring Street (one-way street). Turn left onto Grant Avenue. Turn right at the 300 E. Broad parking garage entrance. You will arrive at the SERS entrance before reaching Broad Street.

**From the east:** Take I-70 West to exit 101B toward Hospital / Downtown / Mound Street. Continue on East Mound Street. Turn right onto Grant Avenue. Cross Broad Street. The SERS parking garage entrance is half a block up Grant Avenue on the left. Take I-70 West to exit 101B toward Hospital / Downtown / Mound Street. Continue on East Mound Street. Turn right onto Grant Avenue. Cross Broad Street. The SERS parking garage entrance is half a block up Grant Avenue on the left.



## Holidays

The SERS office is closed to observe the following holidays: New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, and Christmas Day. If the holiday occurs on a Saturday, then the office is closed on the previous Friday. If the holiday occurs on a Sunday, then the office is closed on the following Monday. Please visit the SERS website for the actual days the office is closed.

# DISABILITY BENEFITS

If you become disabled while employed, you may be eligible for benefits under one of two disability plans.

If you became a SERS member after July 29, 1992, you are covered under the new disability plan. If you were a member on or before July 29, 1992, you are covered by the old disability plan, unless you exercised a one-time election to switch to the new plan.

## ELIGIBILITY

Under both plans, you are eligible for disability benefits if you:

- Have at least five years of total service credit
- File an application no later than two years from the date that your contributing service stopped
- Are permanently disabled, either physically or mentally, from work in your SERS-covered position as determined by a physician appointed by SERS
- Became disabled after becoming a SERS member
- Did not receive a refund of your contributions
- Do not receive a service retirement benefit from SERS
- Do not receive a disability benefit from another Ohio retirement system

Under the old disability plan, you also must apply and be off the payroll before you are 60 years old. Under the new disability plan, a member may apply at any age.

You cannot apply for a SERS disability benefit if a condition resulted from the commission of a felony or occurred after SERS-covered employment ended.

## COMBINED DISABILITY

There are three Ohio public retirement systems that are connected for the purposes of combining service credit and contributions: School Employees Retirement System of Ohio (SERS); the State Teachers Retirement System of Ohio (STRS); and the Ohio Public Employees Retirement System (OPERS).

SERS provides pensions for all non-teaching, non-certificated public school employees; STRS provides pensions for public school teachers and certificated administrators; and OPERS provides pensions for all other employees of the state of Ohio, which includes city and county workers.



If you are a member of more than one system, you can choose to file for a combined disability benefit. If you apply for a combined disability benefit, your deposits, salary, and service credit in all three systems will be combined and may result in a greater pension and earlier eligibility to apply for disability.

The system in which you have the greatest service credit is the one that pays the disability benefit. You also may refund from one system without affecting your concurrent service credit.

If you are a member of more than one of these retirement systems, and you have any additional questions, please contact SERS toll-free at 800-878-5853.

## **APPLICATION PROCESS**

You, your employer, or someone acting on your behalf may file a Disability Benefit Application provided by SERS for disability benefits. If the application is filed by someone acting on your behalf, the person also must submit a copy of their power of attorney or guardianship papers which shows they can act on your behalf.

In order for your application to be complete, your health care provider(s) must provide a report stating the basis of your disability. Once SERS receives your completed Disability Benefit Application form, Job Duty form, and Authorization for Release of Protected Health Information form, SERS will request a report from your health care provider(s).

In addition, SERS will contact your school employer to obtain information on your current job duties and other payroll information.

You will be examined by an SERS-appointed physician. A medical determination is made on whether you have a mental or physical disability that prevents you from performing your SERS-covered job and is expected to last 12 months or longer. The SERS Retirement Board's Medical Advisory Committee, and/or the chair of the committee, reviews the examiner's report and all records submitted with your application and makes a recommendation to the Board. The Board reviews all recommendations from its Medical Advisory Committee for approval or denial of disability benefits and makes the final determination.

If you are granted disability benefits, you may be required to seek, obtain, or continue medical treatment for the disabling condition and/or vocational rehabilitation, as recommended by the Board physician or other consultants, in order to receive benefits. Benefits may be suspended or terminated if you do not obtain recommended medical treatment and/or vocational rehabilitation.

The complete process generally takes between three and five months.

However, the actual time can vary depending on the number of medical conditions involved, the schedule of SERS' medical examiners, and the medical review process.

A benefit is effective the first of the month following the later of:

- Your last day of employment for which compensation was paid, or
- Receipt of your most recent Disability Benefit Application

If the application is denied, information is sent to you describing your appeal rights.

Disability recipients who are covered by SERS' health care must apply for early Medicare. If they meet the work requirements, they also must apply for Social Security Disability Insurance.

After three or five years on SERS disability, disability recipients who are capable of performing a job other than their previous job could be terminated from disability. Such termination can occur if they are capable of performing the duties of a job that can be reasonably found, with pay at or above 75% of the annual compensation of their previous school job, and for which they are qualified.

# BENEFIT PAYMENT

## Old Disability Plan

Under the old disability plan, your annual benefit is calculated using the following formula:

1. The value of a year of service credit is determined by multiplying your Final Average Salary (FAS) by 2.2%. If the result is less than \$86.00, then \$86.00 is the value of each year.
2. The number of years of service credit is then multiplied by this value of each year.

Your service credit includes all service credit you have at the time of your application plus the number of years between your current age and age 60. The benefit cannot be less than 30% or more than 75% of your FAS.

## New Disability Plan

Under the new disability plan, the amount of your annual benefit is your total service credit at the time of your application multiplied by 2.2% of your FAS. The benefit cannot be less than 45% or more than 60% of your FAS. The following chart shows the applicable percentage amounts under this plan.

Total Service Credit	Percentage of the Member's FAS
5-20 years	45.0%
21	46.2
22	48.4
23	50.6
24	52.8
25	55.0
26	57.2
27	59.4
28 or more years	60.0

# AFTER YOU START RECEIVING YOUR BENEFIT

## Benefit Payments

Benefit payments will be in your account on the first of the month, unless the first is a holiday. If the first is a holiday, the benefit will be deposited by the preceding business day, except for January 1, when the benefit will be available the next business day.

SERS sends only a bi-annual statement in January and July detailing the current gross monthly benefit and deductions, and these amounts for the year-to-date. You also will receive a statement if there are any changes to your monthly payment amount. You may view all monthly statements using Account Login on SERS' website.

## **Leave of Absence**

During the first three years of receiving a disability benefit, you will be on leave of absence status. If your application was granted contingent upon you receiving recommended medical treatment or rehabilitation, your leave of absence may extend to five years.

## **Health Care Coverage**

Information on health care coverage is provided in the *Member Health Care Guide*.

## **Updating Your Information**

When corresponding with SERS, be sure to provide your full name, and your Member ID or the last four digits of your Social Security number.

It is important to keep us informed of changes to your personal information. Notify SERS if the following occur:

- Your home address or email changes
- Your phone number changes
- Your spouse or other beneficiary dies
- Events that may terminate health care coverage for your dependents, such as divorce

## **Cost-of-Living Adjustment (COLA)**

Under current law, you will be eligible to receive a Cost-of-Living Adjustment (COLA) on the fourth anniversary of your disability benefit. The COLA is calculated using your base pension amount and the Consumer Price Index, in the range of 0% - 2.5%.

Multiple benefits originating from the same member account will not have more than a four-year waiting period in total.

All SERS pension increases should be reported to Social Security if you are receiving Social Security benefits based on your spouse's Social Security earnings.

## **Annual Review**

While receiving a disability benefit, you must submit annual statements of earnings and current medical information. You also may be required to have an annual medical examination with a SERS-appointed physician.

# TERMINATION OF BENEFITS

A disability benefit under either plan stops:

- **If you return to work for a SERS employer**
- **If a subsequent SERS medical re-examination finds that you are no longer disabled**

While in leave of absence status, the termination standard is whether you are no longer disabled from your last SERS position. When your leave of absence has ended, the standard is whether you are capable of performing a job with pay equal to, or greater than, 75% of your FAS, for which you are qualified and that can be reasonably found in your regional job market. If the Retirement Board concurs in the recommendation to terminate the benefit, your benefit ends within three months of the Board's determination. If you are on leave of absence status when your disability is terminated, SERS notifies your last employer. The employer shall restore you to your previous position and salary or a similar position and salary, unless you were dismissed or resigned in lieu of dismissal for dishonesty, misfeasance, malfeasance, or conviction of a felony.

- **If you refuse to submit required reports, or to obtain medical treatment or rehabilitation if required by SERS**

If you return to employment covered by SERS, State Teachers Retirement System of Ohio (STRS), or Ohio Public Employees Retirement System (OPERS), and contribute for two years, you may receive up to two years of service credit for the time you received disability benefits. You may purchase any time over two years.

In addition to the above events, benefits under the new disability plan will end automatically after a specified number of months as shown in the following table:

Age on Date of Disability	Benefit Period
Younger than 60	Until age 65
60 or 61	60 months
62 or 63	48 months
64 or 65	36 months
66, 67, or 68	24 months
69 or older	12 months

If your disability benefit is not terminated before the benefit period ends, you can apply for a conversion retirement benefit. Your conversion retirement will be effective the first of the month after your disability benefit automatically terminates. To be eligible for health care coverage under conversion retirement, you must have at least 10 years of qualified service credit. Your qualified service credit includes the years you received disability benefits.

# TAXATION

## TAXES

A portion of your disability benefit is subject to federal and state income taxes. When your benefit is calculated, SERS determines the amount that is taxable and the amount that is non-taxable. We send you this information after your benefit is calculated.

By January 31 of each year, SERS sends you a tax form (IRS Form 1099-R) for the previous calendar year. It provides information on the amounts you received for the year, the amount of taxes withheld, and other tax information.

You should consult your own tax advisor, the IRS, or state or local tax departments for advice on your specific tax questions. We cannot provide individual tax advice.

## FEDERAL INCOME TAX

SERS is required to withhold federal income tax from your monthly benefit amount, unless you elect in writing not to have any withheld. You need to file an Internal Revenue Service (IRS) Form W-4P with SERS to instruct us on whether income tax should be withheld, and if so, the amount to be withheld. If you do not file this form, SERS withholds as if you had filed married with three withholding allowances. You can change your withholding amounts at any time by filing a new Form W-4P, which can be obtained from SERS.

## STATE INCOME TAX

Your SERS benefit amount may be subject to state and/or local taxes. You should consult the appropriate tax department where you live to determine your obligations. For residents of Ohio, your SERS benefit amount is subject to state income taxes.

SERS is not required to withhold amounts for state or local taxes. For Ohio residents only, SERS will withhold an amount for Ohio state income taxes if you complete and return a form indicating the specific amount you wish to have withheld. This amount can be changed at any time by requesting a new form from SERS.

# SERVICE CREDIT

The amount of your service credit determines:

- Eligibility for disability benefits
- The amount of a benefit
- Eligibility for health care coverage and the amount of the premium
- Survivor benefits (eligibility of your dependents, the amount of benefits, and availability of health care coverage)

Service credit is accrued through contributions during school employment, for other periods at no cost, and for other service that may be purchased. Total service credit cannot exceed one year for any 12-month period.

To be counted when calculating your disability benefit, service credit must be purchased before you receive disability benefits.

## CONTRIBUTING SERVICE CREDIT

You receive service credit for the time you work for a public school or community college; this is called contributing service credit. One year of service credit is granted upon completion of 120 or more days of paid school employment within a fiscal year (July 1 through the following June 30). There is no distinction between full-time, part-time, or substitute positions in granting this service credit. Any portion of a day constitutes one full day. Paid days that are used, such as sick and vacation, count toward the 120 days.

If you work less than 120 days, you will receive a fractional amount of service credit prorated on the basis of a 180-day school year with the result shown in the following chart.

DAYS	%	DAYS	%	DAYS	%	DAYS	%	DAYS	%	DAYS	%
2	0.011	22	0.122	42	0.233	62	0.344	82	0.456	102	0.567
3	0.017	23	0.128	43	0.239	63	0.350	83	0.461	103	0.572
4	0.022	24	0.133	44	0.244	64	0.356	84	0.467	104	0.578
5	0.028	25	0.139	45	0.250	65	0.361	85	0.472	105	0.583
6	0.033	26	0.144	46	0.256	66	0.367	86	0.478	106	0.589
7	0.039	27	0.150	47	0.261	67	0.372	87	0.483	107	0.594
8	0.044	28	0.156	48	0.267	68	0.378	88	0.489	108	0.600
9	0.050	29	0.161	49	0.272	69	0.383	89	0.494	109	0.606
10	0.056	30	0.167	50	0.278	70	0.389	90	0.500	110	0.611
11	0.061	31	0.172	51	0.283	71	0.394	91	0.506	111	0.617
12	0.067	32	0.178	52	0.289	72	0.400	92	0.511	112	0.622
13	0.072	33	0.183	53	0.294	73	0.406	93	0.517	113	0.628
14	0.078	34	0.189	54	0.300	74	0.411	94	0.522	114	0.633
15	0.083	35	0.194	55	0.306	75	0.417	95	0.528	115	0.639
16	0.089	36	0.200	56	0.311	76	0.422	96	0.533	116	0.644
17	0.094	37	0.206	57	0.317	77	0.428	97	0.539	117	0.650
18	0.100	38	0.211	58	0.322	78	0.433	98	0.544	118	0.656



19	0.106	39	0.217	59	0.328	79	0.439	99	0.550	119	0.661
20	0.111	40	0.222	60	0.333	80	0.444	100	0.556	120	1.000

If you go on leave under a disability leave program sponsored by your employer and receive a percentage of your salary, you will earn contributing service credit. With some exceptions, the employer pays both the employer and employee contributions. (SERS' disability program is not a disability leave program sponsored by your employer.)

## FREE SERVICE CREDIT

You may receive additional service credit at no cost for periods you received **Workers' Compensation**. If you were off the payroll due to a school-connected injury and received Workers' Compensation, you may receive up to three years of service credit for this time with proof of such compensation.

Disability recipients who return to contributing service covered by SERS, STRS, or OPERS for at least two years after their disability terminates will be granted up to two years of free disability-period service credit. They will be allowed to purchase service credit for the remaining period of disability.

If you were a SERS member for at least one year, left school employment for active duty in the armed forces, and returned to public service covered by SERS, STRS, or OPERS within two years of an honorable discharge, you may obtain up to 10 years of free military service credit. You must submit a copy of your discharge or certificate of service notice. The service cannot be added if it is, or will be, used in any other retirement program except Social Security. There is no cost for this service.

## OTHER OHIO RETIREMENT SYSTEMS

### Cincinnati Retirement System

Credit may be purchased for former service covered by the Cincinnati Retirement System (CRS). If your contributions in CRS are still on deposit, they can be transferred to SERS including any amounts paid for the purchase of military service. If you withdrew the contributions, you may purchase the CRS time if you have at least 18 months of contributing service under SERS. Your cost for each year is an amount equal to the amount refunded by CRS for your contributing service and any purchased military service, plus interest from the date of the refund to the date of payment as well as the amount of interest, if any, you received when the refund was paid. You cannot purchase this service credit if it is or will be used in the calculation of any other retirement benefit.

Your service credit in SERS must be greater than the amount of CRS service to be transferred. You must retire or begin to receive a disability benefit within 90 days after the credit is obtained or the credit shall be withdrawn.

## **Ohio Police & Fire Pension Fund (OP&F) or Ohio Highway Patrol Retirement System (HPRS)**

Credit may be purchased for former service as an Ohio firefighter, police officer, or highway patrol officer. If your contributions in the other system are still on deposit, they may be transferred to SERS, including any amounts paid for the purchase of military service. If you withdrew the contributions, you may purchase the OP&F or HPRS time. Your cost for each year is an amount equal to the amount refunded by the other system for your contributing service and any purchased military service, plus interest from the date of the refund to the date of payment. You cannot purchase this service credit if it is or will be used in the calculation of any other retirement benefit.

## **PURCHASABLE SERVICE CREDIT**

You may be eligible to purchase additional service credit for past employment in Ohio's public schools or other public employment. You must purchase any service credit prior to your effective date of retirement.

You may purchase this credit in a lump sum, in installments, or, if the employer offers it, by payroll deduction. SERS also accepts rollovers and trustee-to-trustee transfers. Keep in mind that you cannot use a Partial Lump Sum Option Payment (PLOP) disbursement to purchase service credit.

Our Member Services staff can show you the pension amount before and after purchase of service credit. In some cases, you can recover the cost of a purchase in two or three years by receiving a higher pension amount.

Purchasable Service Credit includes:

- Refunded Service
- Non-contributing service with an SERS-covered Employer
- Resignation Due to Pregnancy or Adoption of a Child
- Military Service (free or interrupted)
- School Board Member/Government Board Member Service
- Leave of Absence

While purchasable credit will apply toward your monthly pension, not all service credit counts toward health care eligibility.

Service Credit that does not count toward health care eligibility includes:

- Early Retirement Incentive (ERI)
- Exempted
- Federal government
- Military (apart from free or interrupted)
- Out of state
- Private school or other school

For more information on purchasing credit, visit the Service Credit page under the Working Members section of our website.

# DIVORCE AND DISABILITY BENEFITS

## SUPPORT ORDERS

If you are subject to a court order to provide support for your spouse, former spouse, or children, the court can order SERS to withhold the specific amount due from your disability payments. Regardless of the number of support orders that SERS receives or the total amount of support ordered to be paid, the total amount of support that can be deducted from your payment cannot exceed 50% of your disability benefit after taxes if you are supporting another spouse or child; or 60% after taxes if you are not supporting another spouse or child.

## DIVISION OF PROPERTY ORDERS

Your disability benefit can be subject to domestic relations court Division of Property Orders (DOPO) that require SERS to withhold a portion of your benefit and pay it to a former spouse.

Your ex-spouse receives payment in the same manner as you, and cannot receive payment until you receive your payment. Payment to your spouse will stop when you stop receiving a payment. Regardless of the number of DOPOs that SERS receives, the total amount withheld from your benefit cannot exceed 50% of your benefit amount.

## PLAN REQUIRED ORDERS

If you are receiving a disability benefit under the new plan, when your disability period ends, you can convert to retirement. Ohio law also allows a court to order you to select a joint-life plan that provides a payment of a specified amount to your ex-spouse in the event that your ex-spouse survives you.

This order must have been issued as part of your divorce proceedings and received by SERS prior to the effective date of your retirement. The amount must be expressed as a specific percentage of your retirement allowance. If this type of order is received by SERS and you are receiving a disability benefit under the new plan, you must select a payment plan that complies with the court order when you convert to retirement.

In addition, if you are under the new disability plan and convert to retirement, you will be eligible for a Partial Lump Sum Option Payment (PLOP). If you decide to receive a PLOP, this amount is subject to support orders and DOPOs.

You should discuss these matters with your attorney.

# SOCIAL SECURITY

If you are a SERS retiree or disability benefit recipient who also is eligible for a Social Security benefit, your Social Security benefit may be affected by federal law. Your Social Security benefit may be reduced by either the Government Pension Offset (GPO) or the Windfall Elimination Provision (WEP).

**The federal law does not affect your SERS disability benefit; it affects only your Social Security benefit. Your SERS pension or disability benefit is not reduced because of these Social Security laws.**

## THE GOVERNMENT PENSION OFFSET (GPO)

The GPO affects SERS disability recipients and retirees who receive a Social Security benefit based on their spouse's Social Security account.

The amount of your Social Security spousal benefit is reduced by two-thirds of the amount of your SERS benefit. For example:

Your SERS monthly benefit is \$600, and you also are entitled to a \$500 Social Security spousal benefit. Two-thirds of your SERS benefit is \$400, which when deducted from your Social Security benefit, leaves you with \$100 in a Social Security benefit and your \$600 SERS benefit.

Depending on your gross SERS pension amount, the GPO could eliminate your Social Security spousal benefit entirely.

When you receive Cost-of-Living Adjustments or other increases in your SERS benefit, you must report these to the Social Security Administration (SSA). These increases will result in a new GPO calculation and further reduction in your Social Security benefit.

## THE WINDFALL ELIMINATION PROVISION (WEP)

The WEP affects SERS retirees and disability recipients who receive a Social Security benefit based on their own Social Security employment record. If you had a private sector job, and contributed to Social Security, the WEP will reduce the Social Security benefit you receive based on the private sector job. The amount of reduction under WEP depends on your private sector employment history.

If you have 30 or more qualified years of earnings under Social Security, or you were eligible for either your Social Security or SERS benefit before 1986, the WEP will not affect your Social Security benefit. The following chart shows what earnings make a qualified year.

## HOW TO FIGURE YOUR YEARS OF COVERAGE

You are credited with a year of coverage if your earnings equal or exceed the figures shown for each year in the following chart.

Year	Substantial Earnings	Year	Substantial Earnings	Year	Substantial Earnings
1937–1954	\$ 900	1985	\$ 7,425	2003	\$16,125
1955–1958	\$1,050	1986	\$ 7,875	2004	\$16,275
1959–1965	\$1,200	1987	\$ 8,175	2005	\$16,725
1966–1967	\$1,650	1988	\$ 8,400	2006	\$17,475
1968–1971	\$1,950	1989	\$ 8,925	2007	\$18,150
1972	\$2,250	1990	\$ 9,525	2008	\$18,975
1973	\$2,700	1991	\$ 9,900	2009–2011	\$19,800
1974	\$3,300	1992	\$10,350	2012	\$20,475
1975	\$3,525	1993	\$10,725	2013	\$21,075
1976	\$3,825	1994	\$11,250	2014	\$21,750
1977	\$4,125	1995	\$11,325	2015–2016	\$22,050
1978	\$4,425	1996	\$11,625	2017	\$23,625
1979	\$4,725	1997	\$12,150	2018	\$23,850
1980	\$5,100	1998	\$12,675	2019	\$24,675
1981	\$5,550	1999	\$13,425	2020	\$25,575
1982	\$6,075	2000	\$14,175	2021	\$26,550
1983	\$ 6,675	2001	\$14,925	2022	\$27,300
1984	\$ 7,050	2002	\$15,750	2023	\$29,700

Source: <http://www.ssa.gov/pubs/EN-05-10045.pdf>

The WEP modifies the formula that SSA uses in calculating your Social Security benefit depending on the number of years you have under Social Security. You should contact SSA to determine the effect of WEP on your Social Security benefit.

For more detailed information on the GPO and WEP and how they may affect your specific Social Security benefit, you should contact your local SSA office, visit the SSA website at [www.ssa.gov](http://www.ssa.gov), or call the SSA toll-free at 800-772-1213.

# SURVIVOR BENEFITS

## ELIGIBILITY

If you die before you begin receiving a monthly retirement, or while you are receiving a disability benefit, your beneficiaries are entitled to certain benefits.

Your beneficiary(ies) are determined by one of two methods:

- Your properly completed SERS Designation of Beneficiary form on file with SERS, or
- The statutory order of beneficiaries, if no valid beneficiary form is on file with SERS

The statutory order of precedence is as follows:

1. Surviving spouse
2. Your surviving children
3. Your dependent parent(s) who is age 65 or older
4. Your surviving parent(s)
5. Your estate

You may designate a beneficiary or beneficiaries by requesting a form from SERS, completing it, and returning it to us.

Your beneficiary is entitled to a one-time, lump-sum payment of your employee contributions, or monthly benefits, if an option. However, if monthly benefits are available and you are survived by children who are under age 19, or disabled, your beneficiary cannot elect the one-time, lump-sum payment option. Instead, a monthly benefit is paid to your qualifying survivors.

Monthly benefit payments are an option if you:

- Had at least 1.500 years of contributing service credit, of which at least 0.250 years is contributing service credit earned within 2.5 years prior to your death, or
- Were receiving a disability benefit at the time of death

The following survivors are eligible for monthly benefits:

- Surviving spouse - age 62
- Surviving spouse - at any age, if member had 10 or more years of service credit; if spouse is caring for surviving child(ren); or if spouse is disabled

- Biological and adopted children who are under age 19, or who are disabled
- Dependent parent(s) age 65 or older

Benefits begin the first of the month after the survivor qualifies. Monthly benefits end if the beneficiary dies or no longer meets the above-mentioned eligibility requirements.

### BENEFIT PAYMENTS

The amount of the monthly benefit is determined under one of the following schedules, whichever pays the greater benefit.

Number of Qualified Beneficiaries	SCHEDULE I Monthly Benefit Shall Not be Less than	SCHEDULE II As a Percent of the Member's Final Average Salary
1	\$ 96.00*	25%
2	186.00	40
3	236.00	50
4	236.00	55
5 or more	236.00	60
* \$106 to spouse if member had 10 or more years of service credit		

### SCHEDULE III

If you had 20 or more years of service credit, the benefit will be calculated as follows:

Years of Service	As a Percent of the Member's Final Average Salary
20	29%
21	33
22	37
23	41
24	45
25	48
26	51
27	54
28	57
29 or more	60



If you were eligible for service retirement at the time of death, your surviving spouse or other sole surviving dependent beneficiary could receive a benefit amount calculated as if you had retired and selected a Plan D payment plan.

A survivor can purchase any service credit the member was eligible to purchase. Any purchase must be made before a monthly benefit is paid.

If you also had membership in STRS and/or OPERS, your survivor can receive a benefit independently from each of the systems if otherwise eligible, or your survivor can combine your service credit and accounts in all the systems to receive one benefit. The system with the greatest service credit will be the system that calculates and pays the benefit. While your earnings will be added together, if you had service credit in each system for the same year, you cannot receive more than one year of service credit for any 12-month period.

## **LUMP SUM DEATH BENEFIT**

If you are still receiving disability benefits at your death, your beneficiary is entitled to a one-time, lump-sum payment of \$1,000. If you have multiple beneficiaries, the death benefit is divided equally among them.

## **COST-OF-LIVING ADJUSTMENT (COLA)**

Under current law, your beneficiary will be eligible to receive a COLA on the fourth anniversary of their benefit effective date. The COLA is calculated using your beneficiary's base allowance amount and the Consumer Price Index, in the range of 0% - 2.5%.

Multiple benefits originating from the same member account will not have more than a four-year waiting period in total.

## Courtesy Reminder

Before returning your forms to SERS, did you remember to:

- ☐ Sign and date your completed Disability Benefit Application Form
- ☐ Complete the Job Duty Form
- ☐ Complete the Member Beneficiary Designation Form
- ☐ Complete the Authorization for Release of Protected Health Information Form
- ☐ Enclose a copy of your birth certificate
- ☐ Enclose a copy of your divorce decree, if divorced
- ☐ If applicable, enclose a copy of any power of attorney or guardianship papers

**Note:** All forms should be returned to SERS for processing, including the Job Duty Form and the Authorization for Release of Protected Health Information Form.

## NOTES

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.