



Disability Benefits

Eligibility

You may be eligible for a disability benefit after you have at least two years of service credit and you become unable to perform the duties of your position with a SURS-covered employer because of illness or injury. There is no minimum service credit required if you become disabled because of an accident.

Applying for Disability

You should request an Application for Disability from your SURS-covered employer. The completed application should be submitted to SURS.

You should complete and submit an application immediately if you expect to be off work for at least 60 days because of your disability. If you are unsure of how long you will be off work, you should still complete and submit an application. An application must be on file with SURS within one calendar year after the date on which your disability occurred.

Processing Information

The SURS disability process team will review the application and all medical documentation to make a determination of your eligibility for benefits. Once a decision has been made, you will receive written notification of the medical determination. If you are medically approved, the disability process team will work with your SURS-covered employer to obtain final payroll information. Your claim will be processed when all required information has been received.

You could be asked by SURS to have an additional examination done by another physician. If so, SURS is responsible for payment of this exam. You will not be asked to make payment of this exam.

Please respond immediately to any additional requests sent by SURS. Your claim will be finalized upon receipt of all necessary information from you, your employer, and your physician(s) including medical documentation.

Disability Benefit Begin Date

There is a 60-day waiting period before you are eligible to receive your SURS disability benefit. During this 60-day period you may be eligible to receive sick leave pay from your employer. Your benefits will begin on the later of:

- The date you have been disabled for 60 continuous calendar days, or
- The day following the last day you are paid by your employer including pay for all sick leave benefits and any other salary payments (such as vacation benefits)
- The 30th day prior to the date SURS receives your disability application

You do not need to use vacation pay before receiving your disability benefit. However, if you think your disability is permanent, you may want to remain on full salary using vacation benefits. Your disability benefit may be subject to adjustment if you decide to receive vacation benefits after your disability benefit begins.

Example: Last day worked: May 31
 60-day waiting period: June 1-July 30
 Sick leave through: August 15
 Date benefits begin: August 16

Disability Benefit Amount

You will receive either 50 percent of the monthly salary you were receiving at the time you became disabled or 50 percent of your average earnings for the 24 months prior to the date you became disabled, whichever is greater.

Disability Benefit Payment Date

Disability benefits are paid on the last working day of the month for the current month. For example, benefits due for January are paid on January 31.

Questions

- Call SURS at (800) 275-7877, or (217) 378-8800 in Champaign-Urbana area
- Visit our website at www.surs.org