

Disability Benefits

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Although state employes at the present time are better informed than ever before on their rights and benefits under the State Employes Retirement plan, there are still many misconceptions regarding this plan.

Disability Qualifications

One of the outstanding coverages in the Oregon State Retirement plan is the disability coverage, and yet few employes have acquainted themselves with the disability provisions of the act. An employe must have been employed for five years in order to have any disability coverage. Having been employed for more than five years and less than fifteen years, the employe-member is covered for disability incurred by injury **on the job**, while after having been employed for fifteen years, the employe-member is covered for any disability **on or off the job**, if not intentionally self-inflicted. The act provides that no disability retirement, annuity, or pension shall be made during the first 90-day period of incapacity but at the end of such period shall be paid retroactively. It is important to realize that the period of employment necessary to qualify for disability benefits is not only the period during which the employe has contributed to the Retirement System but also includes that period for which he was allowed prior service credit. Thus, an employe who had fifteen years or more of prior service credit was covered for disability on or off the job immediately upon his having established membership in the Retirement System.

The retirement law provides that whenever an employe-member of the system, who has been employed for a sufficient period of time, is found, "after being examined by one or more physicians selected by the Retirement Board, to be mentally or physically incapacitated for an extended and uncertain duration as determined by medical

examination, he shall receive a disability retirement . . ." It is of utmost importance, therefore, that employe-members realize that the date of disability payments shall be largely determined by the date on which the medical advisor of the Retirement Board shall examine and find the member to be disabled. An employe-member who is forced to discontinue his employment because of illness or disability of an extended and uncertain duration should therefore immediately apply for disability benefits by obtaining forms from the Retirement System. Undue delay in applying for these forms will, in most cases, lose for the employe-member payments to which he would have been entitled had he applied at an earlier date. In many cases it is not possible for the medical examiner of the Retirement Board to determine that an employe had been disabled for an uncertain and indefinite duration at a time many months or weeks before the medical examination was performed, although it is possible for the medical adviser to state that the disability was in effect at the time of the examination.

It is to be realized that the disability benefits of the Oregon State Retirement plan are not sick benefits, and an employe who is absent from work because of a cold or any minor illness would not receive any disability payments. The 90-day waiting period before disability payments can commence is to screen such temporary or casual illnesses from cases where there is actually a valid disability claim.

Optional Disability Payments

Upon retiring because of disability, an employe, regardless of his contributions to the system, is assured of a minimum disability allowance on the unmodified plan of \$50.00 per month. This allowance may be greater, depending on the employe's age, his contributions to the system, and the num-