



Disability Income Plan of North Carolina Overview for TSERS Members

The Disability Income Plan of North Carolina provides short-term, extended short-term and long-term disability benefits at the employer's expense for permanent employees who are members of the Teachers' and State Employees' Retirement System (TSERS), and who meet certain eligibility requirements.

Short-term disability benefits

Short-term disability benefits are available to disabled employees who have at least one year of contributing retirement membership service earned within the 36 calendar months preceding the onset of disability, and who meet all eligibility requirements. Short-term disability payments are:

- Payable after the conclusion of a 60-day waiting period, and therefore generally begin on the 61st day of disability.
- Paid by the employer and provide monthly income equal to 50 percent of 1/12 of the annual base salary, including longevity and local supplements, if any, for up to 365 calendar days subject to a monthly maximum of \$3,000. These benefits are also subject to certain offsets or reductions for benefits received from other disability programs. The employer's portion of the cost of the member's State Health Plan coverage is provided at the same level as during active employment if the employee has at least five years of TSERS membership service.

Additional period(s) of extended short-term disability benefits may be payable for as many as 365 days beyond the short-term period in cases where the Plan's Medical Review Board finds that the employee's condition may improve such that the employee can return to work.

Long-term disability benefits

Long-term disability benefits are payable to employees who meet all eligibility requirements after the conclusion of the short-term disability period or after salary continuation payments cease, whichever is later. In order to be eligible, the member must:

- Have at least 5 years of contributing retirement membership service earned within the 96 calendar months immediately prior to becoming disabled or the date of completion of continuous salary continuation payments, whichever is later
- Be approved by the Plan's Medical Review Board to be mentally or physically disabled for the further performance of his/her usual occupation
- Have a disability that has been continuous, is likely to be permanent, and was incurred at the time of active employment
- Terminate employment as a full time teacher or State employee
- Not be eligible to receive an unreduced service retirement benefit from the TSERS

Long-term disability benefits:

- Are paid by the Retirement Systems Division
- Provide monthly income equal to 65 percent of 1/12 of the annual base salary that was last payable to the member prior to the beginning of the short-term period, including longevity and local supplements, if any, subject to a monthly maximum of \$3,900. These benefits are also subject to certain offsets or reductions for Social Security benefits and for disability benefits received from other programs
- Continue until the earliest date the member becomes eligible for unreduced service retirement benefits, or otherwise no longer meets the requirements to receive the long-term disability benefits

For additional information about Disability Income Plan benefits, please see the *Disability Income Plan of North Carolina Benefits Handbook* on our website at www.myncretirement.com.