

Members applying for accidental disability benefits submit these items as well as the following:

- Accident documentation and medical evidence to show that the accident was the direct cause of the disability
- Employer's first report of injury
- Copies of Workers' Compensation awards
- Disability determinations rendered by the Social Security Administration

For accidental/special disability claims, State Police and LEOPS members also must:

- Submit evidence that the disability arose out of, and in the course of, the performance of duty.
- Itemize every work-related accident or work-related condition.

Persons who apply for ordinary disability, but not accidental/special disability, may not later apply for accidental/special disability or submit a new claim based on an accident that took place before the date that the original Form 20 was submitted.

Submitted claims are reviewed by the retirement agency's medical board, a panel of physicians who are appointed by the Maryland State Retirement and Pension System Board of Trustees. The board of trustees then takes final action on the claim, and the applicant is notified in writing. This process can take up to six months, or longer for complicated cases.

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### Do not delay

The retirement agency can close a claim if a member does not diligently pursue his or her claim. If information requested by the agency is not provided within the required time limits, the claim will be closed.

### Step 2: If approved, apply to actually retire

If the claim is approved, the applicant will receive an estimate of his or her monthly disability retirement payment. To retire and begin collecting monthly benefits, the applicant must submit to the retirement agency an *Application for Service or Disability Retirement* and all other required retirement forms.

**R**etirement benefits specialists are available to answer questions and guide members through the filing process. For more information, call 410-625-5555 or 1-800-492-5909. The retirement agency Website also provides useful informational videos on the disability retirement process. From the agency homepage, click on YouTube or Vimeo and choose "Overview of Disability Retirement" or "Filing for Disability Retirement."

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## Disability Retirement

*Coverage when  
you need it*



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# Coverage when you need it

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**I**mportant disability coverage is provided by the Maryland State Retirement and Pension System (SRPS) in the unfortunate event that a serious injury or illness permanently incapacitates you from performing your job duties.

While we hope you never have to apply for disability benefits, an accident or illness can happen at any time. For this reason, it is important that you be aware of the disability provisions of your plan.

## Types of disability retirement

The SRPS provides benefits for two types of disability retirement: ordinary and accidental.

- Ordinary disability covers any permanently disabling physical or mental condition.
- Accidental disability covers injuries that a member sustains as the direct result of a specific accident(s) which occurs at a definite time and place while he or she is performing assigned duties.

For either type of disability retirement, the medical condition must permanently prevent the member from performing the duties of his or her

position. All applicants who have at least five years of eligibility service, including those submitting a claim for accidental or special disability only, will also be considered for ordinary disability retirement.

For members of the State Police Retirement System, special disability benefits are offered in place of accidental disability benefits.

### For State Police and Law Enforcement Officers' Pension System (LEOPS) members

To be eligible for special/accidental disability, a member must be totally and permanently disabled from performing his or her duties. The incapacity for duty must have arisen out of, and in the course of, the actual performance of duty. The incapacity must not be the result of willful negligence.

## Eligibility to apply

To be eligible to apply for ordinary disability retirement, members must have at least five years of eligibility service. There is no service requirement for members to apply for accidental or special disability retirement. Retirees are not eligible to apply for disability benefits.

### Filing requirements

For members seeking disability retirement benefits, timely filing is essential. Only members may file for disability retirement. Generally, membership ends when one of the following occurs:

- Retirement
- Separation from employment for a prescribed period of time
- Withdrawal of contributions

In addition, applications for accidental disability retirement must be filed within five years of the date of the accident. This five-year limit does not apply for State Police, correctional officers or LEOPS members.

Members who believe they may be eligible for disability benefits should contact a retirement benefits specialist immediately.

## How to file for disability benefits

Filing for disability retirement benefits is a two-step process. A member seeking disability benefits must:

1. Submit a disability claim and then
2. Apply to actually retire

## Step 1: File a disability claim

A member filing for ordinary or accidental disability benefits must submit to the Maryland State Retirement Agency the following forms and materials:

- *Statement of Disability* (Form 20)
- Pertinent medical records
- Current job description signed by employer
- Attendance/leave records for 12 months
- Performance evaluations
- *Preliminary Application for Disability Retirement* (Form 129)
- *Application for an Estimate of Disability Retirement Allowances* (Form 21)