

Highlights of the LTD and IR Programs

Long Term Disability (LTD)

What is It?

- If you are unable to return to work following STD, Long Term Disability (LTD) benefits may be available to you.
- LTD is paid at 60% of your base salary (up to \$10,000) per month.
- LTD can run until your 65th birthday (or for 5 years if LTD begins at age 60 or older).

How Does it Work?

- Sedgwick CMS has been contracted by SRNS to manage the LTD program. When STD is ending, your Disability Case Manager will discuss LTD and Sedgwick's processes with you.
- LTD amounts will be offset by any pension or Social Security Disability Income (SSDI) amounts you are eligible to receive.
- SRNS has contracted with an outside service (at no charge to you) to assist with SSDI.
- Your condition must be re-evaluated annually to continue LTD.
- Once LTD is approved and begun, your employment will terminate.

For More Information on LTD

- For detailed information on the LTD program, see the "Disability Summary Plan Description", available on InSite.
- For questions on the LTD program, e-mail 5SICK@srs.gov

Incapability Retirement (IR)

What is It?

- IR provides an early pension, with an unreduced benefit.
- If you are incapable of performing the normal duties of your own job, due to a permanent disability, you may qualify for an IR benefit.
- If you are beginning LTD, are pension eligible (hired at SRNS prior to August 1, 2008), and worked at least 15 years with the company, you may be eligible for IR.

How Does it Work?

- If you are on an approved disability, you may be eligible for both LTD and IR.
- Proof of continued disability is required for the IR benefit to be ongoing.
- If there are any overpayments of the IR benefit (such as when SSDI is awarded), you are required to repay them or have them deducted from future pension payments.
- Once IR is approved/begun, your employment will terminate.

For More Information on IR

- For detailed information on the IR program, see the "Disability Summary Plan Description" and the "Pension Summary Plan Description", both available on InSite.
- For questions, e-mail Retirement_Services@srs.gov.