



LOUISIANA SCHOOL EMPLOYEES'
RETIREMENT SYSTEM

Disability Retirement is a benefit offered to eligible members. Approved persons are eligible to retire and begin receiving disability benefits before reaching eligibility for a regular service retirement. Disability retirees are subject to earnings limits and must agree to recertification examinations upon request. When a member reaches normal retirement age, their benefits are changed from disability benefits to regular service retirement benefits.

Disability Application Process



Eligibility Requirements

- You must be an **active** member of LSERS unless you have 20 years of service credit and cannot be eligible for a regular service retirement.
- Your disabling condition must have incurred while you were an active contributing member.
- You must meet one of the following service credit requirements:
 1. 5 years of service credit if a member prior to July 1, 2006, or
 2. 10 years of service credit if a member on or after July 1, 2006

Submit Disability Retirement Application

To apply for Disability Retirement, submit the following to LSERS:

- [Form 12](#) Application for Disability Retirement. This form must be completed by the member.
- [Form 12B](#) Supervisor Statement of Disability. This form must be completed by the member's supervisor and a copy of their official job description must be attached.
- [Form 12C](#) Physician Report of Disability This form must be completed by a specialist in the field you are claiming disability.
- A copy of all medical records related to your claim.

Review by State Medical Disability Board

The application and medical records will be examined by a member of the State Medical Disability Board (SMDB). LSERS will contact the member if additional information is needed.

Decision

You will be notified of your approval or denial based on the decision rendered by the SMDB. If your application is denied, you have a right to appeal.

Process Benefits

LSERS will calculate your disability benefit if all certifications and information are available. Additional information, if needed, will be requested. When all information is received, including a direct deposit form, you will begin receiving your monthly disability benefit.

Re-Examinations after Disability Retirement

If you are certified as having a disability, you are required to have medical re-examinations once a year during the first 5 years after retirement and once every 3 years thereafter until age 60 (member before 07/01/2015) or age 62 (member on or after 7/1/2015). During April each year, LSERS will send a letter and an Physician Report of Disability, [Form 12C](#), to applicable retirees. Form 12C must be returned to LSERS within 60 days to avoid suspension of benefits.

If you are certified as having a *permanent* disability, annual reexaminations are not required, unless requested by the State Medical Disability Board.

Earnings after Disability Retirement

As a retiree that is certified as having a disability, you may be gainfully employed; however, to avoid reduction or suspension of benefits, your earnings may not exceed your final average compensation (FAC). By May 1st of each year, you will be required to report your income from other sources. Your combined income and disability benefit

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from LSERS may not exceed your FAC as adjusted annually by the Consumer Price Index. If your income exceeds this amount, LSERS will require repayment of the excess earnings. If your income continues to exceed your limit, your benefit may be reduced to prevent further overpayments.

If you receive benefits from the Social Security or Veteran's Administration, this income is not counted against your allowable earnings. Please contact LSERS immediately if you feel you may exceed your limit.

Disability Conversion to Regular Service Retirement (RSR)

All disability retirees are converted to RSR when they reach normal retirement age. After this time, members are not required to report additional earnings, and will no longer be subject to re-examinations by the SMDB. A small portion of your monthly benefit may become tax free income. Your Form 1099-R will reflect any eligible tax free amounts that reduce your taxable income.

Disability Retirement Prior to September 3, 1989:

Your benefit will not change when you are converted to RSR.

Disability Retirement on or after September 3, 1989, but before July 1, 2006:

Your benefit will be recalculated when you are converted to RSR. A final affidavit, indicating all available options will be sent to you. Your benefit **will be** less than the maximum allowance if you choose a benefit option that provides a monthly benefit to a named beneficiary upon your death.

Your spouse must sign the spousal consent affidavit on the Final Affidavit, acknowledging that he/she is aware of your selection if you choose to designate a different beneficiary, an additional beneficiary, or select a benefit option that does not leave at least 50% of your retirement benefit to your spouse upon your death.

For all Membership on or After July 1, 2006:

Your benefit will not change when you are converted to RSR.

	Membership prior to 7/1/06	Membership between 7/1/06 & 7/1/10	Membership on or after 7/1/10
Eligibility Requirement	5 years ¹	10 years ¹	10 years ¹
Benefit Calculation	Greater of 1 or 2: 1. Highest 36-month average compensation x 2.5 % x years of service or 2. Highest 36-month average compensation x 33 1/3 %	Highest 60-month average compensation x 3 % x years of service	Highest 60-month average compensation x 2.5 % x years of service (Member allowed Option Election)
Conversion Regular Service Retirement	Disability retiree converted to regular retiree upon reaching earliest age and having years of service to qualify for regular retirement (years of service at time of retirement + years of service while receiving disability benefit). Maximum Benefit cannot be less than Disability Benefit. Note: 10 years at age 60, 25 years at age 55, or 30 years at any age will qualify the retiree for regular service retirement.	No recalculation of benefits during conversion to regular service retirement.	No recalculation of benefits when converting to regular service retirement. (Member allowed Option Election)

¹ Credit earned while receiving Workers' Compensation or on extended, special, or advanced leave cannot be used to meet eligibility requirement.