



# Disability and Survivor Benefits

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**LSERS Retirement Education**

# Agenda

## **Disability Benefits**

- Eligibility
- Application
- Benefit Calculation
- Annual Re-Certification

## **Survivor Benefits**

- Eligibility
- Application
- Benefit Calculation
- Annual Re-Certification

# Disability Benefits

Provide a source of income for eligible members who become disabled and unable to work

1. Must prove the inability to perform daily job duties as outlined in official job description.
2. Is not an automatic award of benefits. Must be approved by the State Medical Disability Board (SMDB).

# Disability Benefits Eligibility

Depends on your enrollment date:

Prior to 7/1/2006 = 5 years service credit

On or after 7/1/2006 = 10 years service credit

**NOTE:** Members eligible for service retirement cannot apply for disability. Credit earned while receiving worker's compensation or extended sick leave can not be included.

# Application Requirements

The following must be submitted to begin:

1. [Form 12](#) Application for Disability Retirement
2. [Form 12B](#) Disability Report by Supervisor
3. [Form 12C](#) Physician Report of Disabling Condition
4. [Form 12E](#) Member Statement of Disabling Condition
5. Medical Records relating to disability diagnosis
6. Copies of the member's social security card and birth certificate.
7. If the member is married – copies of the spouse's social security card and birth certificate.

*LSERS will notify you if additional information is needed.*

# Benefit Calculation

**Disability retirement calculations depends on your enrollment date.**

Prior to 7/1/2006	Between 7/1/2006 and 6/30/2010	On or after 7/1/2010
Greater of (1) $2.5\% \times 36\text{-mo FAC} \times \text{years}$ (2) $33.33\%$ of 36-mo FAC	$3\% \times 60\text{-mo FAC} \times \text{years}$	$2.5\% \times 60\text{-mo FAC} \times \text{years}$ No reduction for age

FAC = the final average compensation of your highest consecutive years of earnings

# **Required Annual Re-certifications**

- Earned Income Statement
- Medical Re-Examination

LSERS will provide forms necessary to complete the re-certifications

# Survivor Benefits

What my family should know if I die  
before I retire...



# Potential Benefits

Upon the death of a member prior to retirement LSERS may:

1. Pay monthly survivor benefits to an eligible spouse and/or child(ren)
2. Remit a 1-time lump sum payment of contributions.

# Who is Eligible?

## Benefits depend on years of service

If member had 5 years or more of service credit	If member had 10 years or more of service credit
<ul style="list-style-type: none"><li>•Surviving spouse who has custody of surviving children</li><li>•Any surviving children who are unmarried and under 18 years of age</li><li>•Any surviving children who are unmarried, under age 23, and full-time students</li><li>•Any surviving children who are permanently disabled</li></ul>	<ul style="list-style-type: none"><li>•Surviving spouse</li><li>•Surviving spouse who has custody of surviving children</li><li>•Surviving children who are unmarried and under 18 years of age</li><li>•Surviving children who are unmarried, under age 23, and full-time students</li><li>•Surviving children who are permanently disabled</li></ul>

# Survivor Benefits Eligibility

<b>Member enrolled on or before 6/30/2010</b>	<b>Member enrolled on or after 7/1/2010</b>
Must be an active member at time of death unless member had at least 20 years service credit	Must be an active member at time of death unless member had at least 20 years service credit
5 years of service credit; 10 years if no children are eligible	5 years of service credit; 10 years if no children are eligible
Surviving spouse must have been married at least 2 years	Surviving spouse must have been married at least one year

# Survivor Benefit Payments

Member enrolled on or before 6/30/2010	Member enrolled on or after 7/1/2010
Spouse and Children	
Greater of \$300 or 75% of FAC	Greater of 50% of regular service benefit (2.5% x years x FAC) or \$600
Children	
Greater of \$300 or 75% of FAC	25% of regular service benefit subject to 2 children
Spouse Only	
Greater of \$200 or 50% of FAC	Greater of \$600 or retirement option 2

# Survivor Benefits Annual Recertification

In order to maintain eligibility for benefits:

- Physically or mentally disabled children:
  - May be required to provide annual physician's certification
- Children who are ages 18-23:
  - Are required to provide certification of full-time student status
  - Are required to certify they have not married
  - Certifications are required every semester or quarter
- Surviving spouses:
  - May be required to certify they have not remarried prior to age 55.

# Spousal Remarriage Recertification

## Surviving Spouses

- Eligibility ends if a spouse remarries before age 55, unless the member was eligible to retire or had at least 20 years of service credit at the time of death.
- If the member joined LSERS on or after 7/1/2010 and the surviving spouse remarries and later divorces or becomes widowed, they become eligible again.

# In Review

- If an LSERS member becomes disabled or dies prior to retirement, benefits may be provided
- Should Disability and Survivor benefits be provided; annual re-certifications may be required for benefits to continue.



**L S E R S**

LOUISIANA SCHOOL EMPLOYEES'  
RETIREMENT SYSTEM

# Plan Ahead!

- Have questions? Find answers!
  - Website [www.lasers.net](http://www.lasers.net)
  - Contact us via email: [webmaster@lasers.net](mailto:webmaster@lasers.net)
  - “LIKE” us on Facebook
  - Attend workshops and webinars
  - Call us – 225.925.6484 or Toll Free 800.256.3718
  - Counselors are available to meet with you 8:00-4:30