

Ordinary Disability (OD) Benefits

What is OD?

After an employee exhausts all available sick leave, the Retirement Fund may pay 50% of salary for periods of a non-work-related disability, provided he or she qualifies medically and files a timely and complete application.

OD Application Process

An employee must complete the OD application package. If you are ill and unable to return to work and anticipate exhausting your sick time, you should contact the Retirement Fund at (312) 751- 3222 to request an OD application package. That package includes:

- Application for Disability Benefits (a separate application **must** be used for each period of absence requested);
- Employee's Doctor Report, with STEPS physical form, if applicable (both forms must be completed by the physician in their entirety);
- Substitute W4-P form
- Voluntary Payment Agreement for Credit Union Deductions (required only if you desire payments to be made to the Credit Union).

Once the OD application package is complete, the employee must return the original documents (marked with an orange ORIGINAL stamp at the bottom) to the Retirement Fund office. After our review of your application and physician's report we will designate an appropriate doctor for your further examination on behalf of the Retirement Fund. By law, this examination is due within 30 days of our receipt of your completed application. If any duty-related cause is perceived by our physician related to your comments or otherwise, the exam will be terminated and you will be referred to the Claims Section of the Law Department.

If you are hospitalized and unable to see the Retirement Fund doctor for confirmation of disability, you must provide official documentation of hospitalization (letter on hospital letterhead, hospital bill, discharge papers, etc.) for us to pay any benefits for your hospitalized time prior to seeing our doctor.

You will be responsible for any charges incurred for failure to report (or late arrival) to your scheduled examination by the Retirement Fund's designated doctor.

OD Deadline Dates

We recommend that if you have a pre-scheduled procedure such as childbirth or surgery, that you complete your OD paperwork in advance. An employee can start the OD steps as early as 30 days prior to the start date of the disability. However, we recommend that the steps be completed three weeks in advance to leave room for any delays that may take place. Paperwork that is over 30 days old will not be accepted and must be resubmitted.

Each step of the application process has an associated deadline. For example, a completed OD package must be turned in to the Retirement Fund office the Tuesday of the week prior to the payroll date. The employee must see the Retirement Fund's doctor by Thursday of the week prior to the payroll date. OD payroll is a process and it takes time to assure that each employee is paid properly. Each employee must adhere to these deadlines. If you miss a deadline, you will be paid the following payroll. There are no exceptions.

Ordinary Disability Duration

OD terminates when the earliest of the following occurs:

- 1) The employee returns to work, separates from service or retires;
- 2) The disability ceases;
- 3) The employee willfully and continuously refuses to follow medical advice and treatment to enable the employee to return to work;
- 4) The employee (i) refuses to submit to physical examinations, (ii) fails or refuses to consent to and sign an authorization allowing the Board to receive copies of or to examine the employee's medical and hospital records, or (iii) fails or refuses to provide complete information regarding any other employment for compensation he or she has received since becoming disabled; or
- 5) The eligible period for this benefit has been exhausted. The eligible period for this benefit shall be 25% of the employee's total actual service prior to the date of disability with a cumulative maximum period of five (5) years.

Extension of Disability Benefits

An employee will not be covered on OD beyond the date approved by the Board of Trustees unless an application for extension is filed with the Retirement Fund office. If an employee is off of work on OD and is nearing the end of the approved period of disability and does not anticipate being medically able to return to work, he should contact the Retirement Fund at (312) 751- 3222 for an extension application. The employee must again comply with all required procedures described above.

Return to Work

Many employees who are off work for 60 calendar days or more must be cleared to return to work by the District's approved physician. Phone Human Resources at (312) 751-5188 to arrange this physical examination.

Payment of OD Benefits

OD is paid on the same day as the bi-weekly payroll. Ordinary Disability benefits are paid in the form of a **check**. The Retirement Fund does not offer direct deposit.

OD benefits are based upon your salary on the date of injury or illness. Salary increases granted after you become disabled do not increase your disability benefit unless the salary increase is retroactive to the date of injury or illness.

Employees hired after June 13, 1997 will not be paid the first 3 days of disability benefits until they have been on approved disability at least 14 consecutive, calendar days. Therefore, if the period of disability is 3 days or less, you need not apply for benefits since they cannot be paid.

Employee-Supervisor Communication

The employee should keep his supervisor informed about the status of the disability and the expected date of his return to work. If not, the supervisor should not hesitate to call the employee during the period of disability to ask about the employee's estimated return to work. To ensure medical confidentiality, the supervisor is cautioned not to ask about the employee's medical disability.

The Retirement Fund staff will answer inquiries by Department representatives as to the status of OD applications. Confidentiality about the nature of the employee's disability will be maintained by the Retirement Fund.

Ancillary Benefits of OD:

- Pension service credit toward continues as if you were working. This service credit is granted at no cost to the employee.
- Surviving spouse benefit protection. If death occurs while on OD, your spouse and children under age 18 (age 23 if full-time students) will be eligible for survivor benefits which would be calculated as if you had been working.
- Medical, dental and term life insurance continue while you are on OD. Deductions will be made from the OD check for your medical, dental and term life premiums.
- Final Average Salary (FAS) for annuity calculation purposes will be calculated as if you were receiving full pay.
- An employee who exhausts ordinary disability credit, and who withdraws from service while still disabled and is unable to return to gainful employment, is entitled to receive a disability annuity regardless of age provided he has at least five (5) years of pension service credit. If the employee was hired after August 18, 2005, those five years are exclusive of periods of OD.