What should I do if I become disabled?

The Texas A&M University System has a number of programs that can assist you if you experience an illness or injury that causes you to be unable to perform your job. If you experience such an illness or injury, you should:

- work with your department to find out what kind of documentation you need from your physician,
- determine how much sick leave and vacation you have,
- contact your Human Resources office, who can determine which benefits and programs are available to you and help you through the application process.

Here are issues your Human Resources office will consider when determining your options:

Is the illness/injury covered by Workers’ Compensation?

No.

Is the illness/injury temporary or total and permanent?

If temporary:
You may be eligible to use:
- Sick leave.
- Vacation.
- Compensatory time.
- Sick leave pool.
- Family and Medical Leave Act (FMLA) leave.

Once you’ve used all of your paid leave, compensatory time and FMLA, if you were eligible, your department will decide whether to put you on (or continue) leave without pay or terminate your employment. In some cases, you may be eligible for regular retirement.

In addition, you may be eligible for the following benefits:
- Long-Term Disability (LTD)
- Long-Term Care

If total and permanent:
You may be eligible for the programs listed at left plus:
- Disability or regular retirement (this may include the continuation of certain insurance benefits as well as TRS or ORP retirement benefits)
- Social Security benefits
- Life insurance premium waiver

For more information about retirement options, see pages 3 and 4 of this brochure.

Yes.

You may be eligible for Workers’ Compensation benefits, such as replacement pay and medical benefits, for that illness/injury.

Things to keep in mind:

- To be eligible to receive Workers’ Compensation benefits, you must report your illness/injury within 30 days of the date of injury.
- You can still apply for Long-Term Disability (LTD) benefits if you are enrolled in LTD, but those benefits will be offset by any Workers’ Compensation replacement pay you receive.
- Workers’ Compensation medical benefits cover only charges resulting from your work-related illness/injury. You are still responsible for your insurance premiums.
What disability-related benefits are available if I become disabled?

**Long-Term Disability**
If you are enrolled in Long-Term Disability (LTD), you may be eligible for benefits regardless of whether an illness/injury is temporary or permanent, as long as it results in absence from work or reduction in work hours for more than 90 days. Partial disability benefits may be available if your work capacity is reduced (for example, if a disability results in your schedule being reduced from full-time to half-time).

If you begin receiving retirement benefits (see pages 3 and 4), your LTD benefit will be reduced by the amount you are receiving in retirement benefits.

You should apply for LTD benefits as soon as it becomes clear that you may be absent for more than 90 days.

More information about your LTD benefits is included in the plan description booklet. This booklet is also available through your Human Resources office and online at [http://assets.system.tamus.edu/files/benefits/pdf/ae/FY20/SPD/SpdLTD.pdf](http://assets.system.tamus.edu/files/benefits/pdf/ae/FY20/SPD/SpdLTD.pdf).

**Life Insurance Premium Waiver**
If you are totally and permanently disabled and unable to perform any occupation, you should contact your Human Resources office to apply for Waiver of Premium status. If approved, your premiums for Basic/Alternate Basic Life, Optional Life and Dependent Life will be waived until you reach age 65, as long as you remain disabled.

**Social Security Disability Benefits**
If you are totally and permanently disabled and unable to perform any occupation, you should apply for Social Security disability benefits by calling (800) 772-1213. If approved, you will be eligible for these benefits six months after the onset of your disability. If you remain totally and permanently disabled, you will be eligible for Medicare benefits after receiving Social Security payments for 24 months.

**Reasonable Accommodations**
In accordance with the Americans with Disabilities Act of 1990, reasonable accommodation possibilities (changes or adjustments in the job or the work environment that would permit you to continue doing your job) will be investigated. If you are enrolled in LTD and you have a disability that is covered by that plan, you may be eligible for workplace accommodation benefits through the LTD plan. Workplace accommodation benefits are also available through the Accidental Death and Dismemberment plan for injuries covered by that plan.

**Retirement Benefits**
For information about retirement benefits, see pages 3 and 4.

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Will I still be eligible for my other A&M System benefits, including the employer contribution?

Your ability to continue enrollment in A&M System insurance benefit programs and receive the employer contribution depends on your situation.

- If you become disabled but you are on sick leave, vacation or sick leave pool, or are using compensatory time, your benefit coverages will continue and you will receive the employer contribution.

- If you are placed on leave without pay for any reason, you can continue participating in your benefit programs by paying the appropriate premiums. However, you will not be eligible to receive the employer contribution unless your leave without pay runs concurrently with your FMLA leave.

- If your employment is terminated, you can continue receiving health/dental/vision benefits and participating in a health care spending account through COBRA for up to 18 months and/or convert some optional coverages to individual policies. If you are subsequently approved for Social Security benefits, you may qualify for an additional 11-month extension of COBRA benefits. If you continue benefits through COBRA, you will not be eligible to receive the employer contribution.

Insurance benefit eligibility for individuals who qualify for regular or disability retirement is discussed on page 4 of this brochure.

For more information about continuing your benefit coverage, contact your Human Resources office.
What are my retirement options if I become disabled?

If you become disabled and are eligible for retirement, you may choose to retire. If you are not eligible for regular retirement but are totally and permanently disabled from your job, you may be eligible for disability retirement. The criteria listed on this page are for retirement eligibility only. For a list of criteria you must meet to keep A&M System insurance coverages, see page 4 of this brochure.

If you are in the Teacher Retirement System of Texas (TRS), you may qualify for:

**Regular (age-based) retirement**
You qualify for regular retirement if you are at least age 55 and have at least 5 years of creditable state service*, or your age plus years of service equal at least 80, or you have at least 30 years of service.

**Disability (health-based) retirement**
You can qualify for disability retirement, regardless of your age, if you meet the disability retirement standards set by the Teacher Retirement System (TRS). Under these standards, you must be unable to perform your job because of a total and permanent disability. You may pay income tax on your TRS disability annuities. To apply for disability retirement, contact TRS at (800) 223-8778.

If you have 10 or more years of creditable state service*
You are eligible for a TRS disability retirement annuity of at least $150 per month indefinitely or until you are no longer disabled and do not meet the regular TRS service retirement criteria described above under “Regular (age-based) retirement.”

If you have fewer than 10 years of creditable state service*
You are eligible for a TRS disability retirement annuity of $150 per month payable for the number of months you were covered by TRS, the duration of your disability, or the duration of your life, whichever is less. When determining the duration of your disability annuity payments, TRS will credit you with 12 months of service for every fiscal year in which you worked at least 4½ months. For any year in which you worked less than 4½ months, you will receive credit only for the number of months you worked.

If you are in the Optional Retirement Program (ORP), you may qualify for:

**Regular (age-based) retirement**
Same as “Regular (age-based) retirement” for TRS participants (above).

**Disability (health-based) retirement**
ORP does not provide a separate disability retirement benefit like TRS. If approved for disability retirement, you may begin receiving distributions from your ORP account(s) immediately or you may delay distributions until a future date, such as when LTD benefits end. When your ORP distributions begin, you may pay income tax on the distributions. To apply for disability retirement, contact your Human Resources office.

* Creditable state service is service that qualifies under the Teacher Retirement System (TRS), the Optional Retirement Program (ORP) or the Employees Retirement System of Texas (ERS).

This brochure provides an overview of what you should do if you become disabled. It discusses ORP and how it pertains to disability retirement, but it is not intended to give you tax or investment advice. You should contact a professional financial advisor for assistance with your tax/investment situation. If you have questions about the information provided in this brochure, or if you need further assistance, please contact your Human Resources office.
Insurance benefits available when you retire

**Regular (age-based) retirement**

If you were employed in a benefit-eligible position with the A&M System on Aug. 31, 2003, you can keep your A&M System insurance coverages and the employer contribution indefinitely if:

- you are at least age 55 and have at least 5 years of service credit, or your age plus years of service equal at least 80, or you have at least 30 years of service, and
- you have 3 years of service with the A&M System.

If you were hired by the A&M System in a benefit-eligible position after Aug. 31, 2003, you can keep your A&M System insurance coverages and the employer contribution indefinitely if:

- you are at least age 65 and have at least 10 years of service credit, or your age plus years of service equal at least 80 and you have 10 years of service credit, and
- you have 10 years of service with the A&M System.

**Disability (health-based) retirement**

If you do not meet the criteria for regular retirement (listed at left), you may still qualify for A&M System insurance coverages under disability retirement.

If you were employed in a benefit-eligible position with the A&M System on Aug. 31, 2003:

- and you have at least 10 years of TRS or ORP service credit and three years of A&M System service, you can keep your A&M System insurance coverages and the employer contribution indefinitely.
- and you have less than 10 years of TRS or ORP service credit but three years of A&M System service, you can keep your coverages and employer contribution for the number of months equal to your months of service credit.
- and you have less than three years of A&M System service credit, you can retain your A&M System insurance coverages only through COBRA* for 18 months. You are not eligible for the employer contribution. You may be able to continue COBRA coverage for 11 months beyond the initial COBRA period if you are approved for Social Security disability benefits.

If you were hired in a benefit-eligible position with the A&M System after Aug. 31, 2003:

- and you have at least 10 years of TRS or ORP service credit and 10 years of A&M System service, you can keep your A&M System insurance coverages and the employer contribution indefinitely.
- and you have less than 10 years of TRS or ORP service credit but at least 10 years of A&M System service, you can keep your coverages and employer contribution for the number of months equal to your months of service credit.
- and you have less than 10 years of A&M System service credit, you can retain your A&M System insurance coverages only through COBRA* for 18 months. You are not eligible for the employer contribution. You may be able to continue COBRA coverage for 11 months beyond the initial COBRA period if you are approved for Social Security disability benefits.

**Things to keep in mind**

- A&M System Long-Term Disability (LTD) benefits are offset by TRS or ORP retirement payments.
- If your illness/injury is covered under Workers’ Compensation and you are receiving a disability retirement annuity because you are totally and permanently disabled, you will be eligible for A&M System retiree insurance benefits and the employer contribution for the duration of the disability, regardless of your years of creditable state service.
- If you are eligible for TRS service retirement but could receive a larger annuity benefit through disability retirement, you may choose that route.
- If you take disability retirement and later recuperate entirely, or to partial disability, you no longer qualify to be a disability retiree and receive SGIP. You can reapply for TRS for service retirement; however, if you have used up all of your disability retirement benefit, you are no longer eligible for any benefits (including SGIP and insurance with the A&M System) through TRS.
- If you are receiving disability retirement benefits or if you retired with less than 10 years of service credit and have exhausted your monthly payments, you are not eligible to receive service retirement benefits based on that service credit. If you recover from your disability and return to active TRS membership, you may begin contributing to TRS again and retire as a service retiree if and when you meet eligibility requirements.
- You may withdraw your TRS funds rather than receive the minimum disability benefit. However, if you do, you will forfeit your eligibility for the employer contribution and will be eligible for insurance coverage continuation only through COBRA. This does not apply to you if you are in ORP.