

# Understanding Your Disability Benefits



A division of:  
 **MINNESOTA**  
Management  
& Budget



# Disability Benefits by Retirement Plan

## ▶ General Employees Retirement Plan

### TOTAL & PERMANENT DISABILITY

This plan offers you total and permanent disability coverage. State law defines “total and permanent disability” as the inability to engage in any substantial, gainful activity because of a medically proven physical or mental impairment that is expected to last at least one year.

### QUALIFYING FOR DISABILITY BENEFITS

If you were hired before July 1, 2010, you must have at least three years of service. If you were hired after June 30, 2010, you need at least five years of service.

## ▶ State Patrol and Correctional Employees Retirement Plan

### OCCUPATIONAL DISABILITY

Law defines a disability as a physical or psychological condition lasting at least one year that prevents you from performing the normal job duties required by your position.

### DUTY DISABILITY

An injury must be incurred or a disease must arise while performing normal or less frequent duties that **present inherent danger** and are specific to a position covered by the plan.

### REGULAR DISABILITY

An injury may be incurred or a disease may arise from activity while not at work, or while at work and performing normal or less frequent duties that **do not present inherent danger** and are specific to a position covered by the plan.



DISABILITY  
BENEFITS

**FOR MORE INFORMATION CONTACT:**  
651-296-2761 | 1-800-657-5757  
[msrs.state.mn.us](http://msrs.state.mn.us)



### STATE PATROL QUALIFICATIONS

You are immediately eligible for **duty related disability benefits**. To receive **regular disability benefits** if hired before July 1, 2009, you must have a least one year of service. If hired after June 30, 2009, you must be vested, which is based on your date of hire.

### CORRECTIONAL EMPLOYEE QUALIFICATIONS

You are immediately eligible for **duty related disability benefits** if hired before July 1, 2009. If hired after June 30, 2009, service qualification is based on your date of hire. To receive **regular disability benefits**, one year of service is required if hired before July 1, 2009. If hired after June 30, 2009, you must be vested, which is based on your date of hire.

## NOTE

All plans require that you must apply for disability benefits within 18 months after you end your state employment. The process requires completion of an application, physician statements and an employer certification form. The entire process may take up to 90 days in order to approve and authorize your disability payments. Complete details are available at [www.msrs.state.mn.us/disability-benefit](http://www.msrs.state.mn.us/disability-benefit).

# Short & Long Term Disability Benefits

## ▶ Short-Term Disability

As a state employee, you have the option to enroll in Short-Term Disability. Enrollment requires evidence of insurability if you did not enroll as a new hire.

If you have this coverage and cannot work because of a non-work related injury, illness or pregnancy, this benefit will help replace your lost income for up to six months. When you are totally disabled, any other pay such as sick or vacation will not reduce your Short-Term Disability benefit amount.

## ▶ Long-Term Disability

If you have enrolled in Long-Term Disability, benefits begin after you have been totally disabled for six consecutive months, known as the elimination period.

Long-Term Disability benefits are offset by other wage replacement benefits you may be entitled to receive. The minimum benefit payable is \$300 per month or 15 percent of the purchased benefit, whichever is greater. Please refer to the **Long-Term Disability Certificate of Coverage** at [mn.gov/mmb/segip](http://mn.gov/mmb/segip) for details on pre-existing condition limitations.



### FOR MORE INFORMATION CONTACT:

The Hartford Life  
952-656-6900 | 1-800-752-9713  
[www.thehartford.com](http://www.thehartford.com)

### TO FILE A SHORT-TERM CLAIM:

Call The Hartford at 1-800-898-2458



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## ▶ Managers Income Protection Plan

If you are in the Managerial Plan, the Managers Income Protection Plan combines life insurance and disability coverage into one plan. The disability portion of this benefit pays you a percentage of your salary after the elimination period.

FOR MORE INFORMATION CONTACT:  
Minnesota Management & Budget (MMB)  
651-355-0100 | [mn.gov/mmb/segip](http://mn.gov/mmb/segip)



## NOTE

To verify your participation in Short-Term Disability, Long-Term Disability or the Managers Income Protection Plan, view your benefit summary on the Employee Self Service website or check your pay stub for the corresponding deduction code. To initiate a Short-Term Disability claim, contact The Hartford. To initiate a Long-Term Disability or Managers Disability claim, contact your Human Resources office. The Long-Term Disability claim form is used for both Long-Term and Managers Disability and can be found at [mn.gov/mmb/segip](http://mn.gov/mmb/segip). There are three sections to the Long-Term Disability form; a section for you to complete, a section for your employer and a section for your attending physician.

# Long Term Care Insurance

If you purchased group Long-Term Care coverage when available through the State, these services may include assistance in the home or adult day care center with nursing or personal care activities, or confinement in an assisted-living facility or nursing home.

**FOR MORE INFORMATION CONTACT:**  
CNA Long-Term Care Insurance  
1-800-262-4580

# Minnesota Life Accelerated Death Benefit

This supplement provides for the accelerated payment of either the full or a partial amount of an insured's death benefit provided under your certificate. If you have a terminal condition as defined in the supplement, you may request an accelerated payment of the applicable death benefit. You may request an accelerated payment of the insurance on your life or on the life of a spouse or dependent child insured under your certificate.

**FOR MORE INFORMATION CONTACT:**  
Minnesota Management & Budget (MMB)  
651-355-0100  
[mn.gov/mmb/segip](http://mn.gov/mmb/segip)

## NOTE

All benefit descriptions in this brochure are meant to highlight the benefits provided under each plan. Please refer to the appropriate Certificate of Coverage or Summary of Benefits for complete descriptions of all benefits and exclusions. If there are differences between this document and the Certificates of Coverage, the Certificates of Coverage or Summary of Benefits will govern.



# Social Security Disability Benefits

The Social Security and Supplemental Security Income disability programs are Federal programs administered by the Social Security Administration that provide assistance to people with disabilities.

## ▶ SOCIAL SECURITY DISABILITY INSURANCE

This program pays benefits to you and certain qualified members of your family if you have worked long enough and paid Social Security taxes.

## ▶ SUPPLEMENTAL SECURITY INCOME

This program pays benefits based on financial need. If you have disability insurance or Managers Income Protection Plan, The Hartford offers a **Social Security Assistance Program** to help with a disability claim to receive Social Security disability benefits. The program provides you with information describing the application process and provides assistance if you appear eligible but your claim is initially denied.

### FOR MORE INFORMATION CONTACT:

The Hartford Life  
1-800-752-9713  
[www.thehartford.com](http://www.thehartford.com)

Social Security Administration  
1-800-772-1213  
[www.socialsecurity.gov](http://www.socialsecurity.gov)

## Leaving Employment as a Retiree vs. Former Employee With Disability (FEWD)

If you have been on medical leave for more than six months, you may have the option to continue health and/or dental coverage in the State group as a FEWD or as a retiree. You must weigh the option of continuing coverage as a FEWD or as a retiree. It is usually to your benefit to select the retirement benefit for insurance purposes. You must make the decision to retire while on medical leave.

It is important to realize that your decision to leave employment as either a retiree or FEWD will not dictate which pension benefit you are eligible to receive. To determine your continuation status as a disabled employee, or for more information, contact Minnesota Management & Budget.

FOR MORE INFORMATION CONTACT:  
Minnesota Management & Budget (MMB)  
651-355-0100  
[mn.gov/mmb/segip](http://mn.gov/mmb/segip)



