

DISABILITY RETIREMENT.

Call CAPT first!



If you're injured on the job and unable to perform your job because of your injuries, you may qualify for disability retirement under CalPERS. But remember: There are some important things to keep in mind if you apply for disability insurance:

- * **Receiving a disability rating doesn't necessarily mean you're eligible for disability retirement.** If you're injured on the job, you might be eligible for Enhanced Industrial Disability Leave (EIDL), Industrial Disability Leave (IDL) and/or workers' compensation (WC). These benefits are all described in our Bargaining Unit 18 contract. While you may be found to be eligible for these programs and receive a disability rating (what your job injury was and its effect on your productivity), that doesn't necessarily mean that you qualify for disability retirement. While employees receiving EIDL, IDL or WC may also qualify for disability retirement, that's not always the case.
- * **The disability retirement application process can take a while.** It takes CalPERS anywhere from just a couple of months to up to 18 months to make a determination to grant disability retirement. If your application is denied, you can appeal the decision through an administrative hearing, which will take more time. This potentially long-term process could mean being out of work without any source of income or benefits while your application is pending before CalPERS. If you're considering disability retirement, do some planning first: Contact a CAPT representative to get help on the application process.
- * **There are at least two possible ways to deal with loss of income while your application is pending before CalPERS.** The best way to handle the problem is to have your department file your application on your behalf. With this route, the department must continue to pay you the amount you will receive if your application is granted, and must also continue to pay for your health benefits. If CalPERS denies your disability retirement application, your department must reinstate you to your former position and pay any back salary, minus what has already been paid to you while your application was pending. Another way to handle potential loss of income while your application is pending is for you to apply for a service retirement and a disability retirement at the same time. Although you can only do this if you qualify for service retirement, if the disability retirement is granted, CalPERS will pay you the difference between the disability retirement and service retirement allowances.

If you are considering disability retirement, or if you are injured on the job, be sure to contact your CAPT chapter office immediately, or call CAPT attorney Steve Bassoff at (800) 677-2278.

