

Disability Retirement Allowance

This option is only available in the Traditional and Portable plans.

If your disability benefit expired due to the 50% earnings limitation, you may be eligible for a Disability Retirement Allowance (DRA). Here are the highlights:

- One or more appointed physicians must certify that you are totally disabled and unable to perform any substantial gainful activity.
- The amount of your benefit is 35% of the basic compensation that was payable to you when your disability began.
- Your benefit is payable until you no longer meet the requirements to receive a DRA, or until you apply for retirement or you die.

How to Apply for Benefits

An Application for Disability Retirement Allowance will be sent to you approximately 3 or 4 months before your disability benefit is due to end. If you believe you will be eligible, complete the application and return it to SURS immediately.

The SURS Medical Officer will request reports from your physician, and may request reports from one or more physicians appointed by or acceptable to the Board of Trustees certifying your disability. You are deemed eligible for benefits if you have a physical or mental impairment that prevents you from engaging in any substantial gainful activity, and:

- Your disability has lasted or is expected to last continuously for more than 1 year; or
- Your disability is expected to result in death. You must submit continuing evidence of your disability as often as required. If you are able to engage in any substantial gainful activity, you should notify SURS immediately.

DRA Payments and Amount

If you are determined to be eligible for a DRA, your payment will be forwarded at the beginning of the month for which you are disabled. For example, if your disability benefit ends on June 19th, the first DRA payment will begin on July 1st.

Your benefit amount is 35% of the basic compensation that was payable to you when your disability began. Each January 1st, your DRA will be increased automatically by 3%. The automatic annual increase (AAI) is a compounded percentage; the 3% increase is figured into your annuity amount each year. The first AAI will begin on the January 1st following the month in which your DRA began. It will be prorated for the number of full months between the start of the DRA and the following December 31st.

Keep in mind that your DRA is considered income and is subject to federal income taxes.

However, no benefits payable by SURS are subject to Illinois state income taxes.

How Long DRA Benefits Lasts

Your DRA benefit is payable for life. Your benefit will stop if:

- You are able to engage in any substantial gainful activity;
- You elect to receive a regular retirement annuity; or
- You elect to receive a refund.

Eligibility for Other Benefits While on DRA

While on DRA, you are protected for death/survivor benefits. However, you do not earn service credit since your benefit is in lieu of a retirement annuity.

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