

Member Education Video Series

#7—Disability Retirement

Transcript

Hi, I'm Donnetta Kellogg

TRS hopes all members will lead long, healthy working lives. But illness and injury can interrupt a career, so TRS provides disability benefits to qualifying members. This video provides basic information about TRS disability benefits, eligibility requirements, and the application process. It's not a comprehensive guide or a substitute for personalized information about your specific situation.

As a TRS member, regardless of your age or years of service credit, you may apply for disability retirement if:

You are mentally or physically disabled from the further performance of your duty, and

Your disability is probably permanent.

In general, if you are approved for disability retirement, you will be eligible to receive a monthly retirement annuity that is payable for the duration of your disability. If you have at least 10 years of service credit, you are entitled to a monthly annuity that is not reduced for early age.

You have a choice of Standard annuity or one of the other five optional retirement plans. Also, as a disability retiree, you are eligible for TRS-Care health benefits.

If you have less than 10 years of service credit, TRS provides a monthly disability retirement benefit of \$150 that is payable for the lesser of: the number of months you have been covered by TRS, the duration of your disability, or your lifetime.

You are eligible for TRS-Care health benefits, but coverage ends when disability benefits end. Your disability must be validated by medical documentation, and the TRS Medical Board must certify your disability.

Before you apply for a benefit, first read the information on the Disability Retirement webpage or the TRS Benefits Handbook at trs.texas.gov. These resources will provide you detailed information regarding coverage, eligibility, documentation requirements and valuable information on the decisions you'll need to make.

Once you've read the publication, and are ready to request an estimate and application packet for disability retirement, complete and mail a Request for Estimate of Retirement Benefits form to TRS. You may also call us at 800-223-8778 to speak with a retirement counselor.

If you believe you may be eligible for a benefit, don't delay in contacting TRS to start the conversation.

Thanks for watching.