

# Disability Retirement

**1 If I become disabled, am I eligible for benefits from the TVA Retirement System?**

Vested members of the TVA Retirement System Original Benefit Structure or Cash Balance Benefit Structure who become disabled, as defined by the Rules and Regulations of the System, are eligible for disability benefits. The System Board's disability determination is not affected by eligibility for Social Security disability benefits, optional long-term disability insurance, or any other disability determination.

**2 What are the eligibility requirements for a disability retirement benefit?**

If you cannot continue in your present position due to a physical or mental disability that is likely to be permanent, and there is no other position available for which you are qualified and can perform within medical restrictions, you may be eligible for a disability retirement benefit.

**3 How do I establish that I am disabled?**

Examinations and reports from your physicians indicating that you are disabled will be necessary. Their findings may be provided to an independent medical board for review. The Retirement System Board will make the final determination on your application for disability retirement.

**4 If I am approved, when will my disability retirement be effective?**

Your disability retirement will be effective beginning the first full day of continuous non-pay status.

**5 How is the disability benefit calculated?**

The disability benefit is 1.1% of your high three average salary for each year of creditable service. If the total benefit multiple is less than 30%, it is increased 1.5% for each year you lack being age 65, up to a maximum of 30%.

**6 If I am not capable of applying for benefits myself, could a Power of Attorney (POA) apply for me?**

Yes. However, the POA must have specific authorization to make retirement-related decisions and, if applicable, to make elections which benefit the POA.

**7 Should I apply for a Social Security disability benefit?**

Yes. The System will require that you immediately apply for Social Security disability benefits and an old age benefit at age 65. If and when either of these is approved by Social Security, a small offset will be taken against your disability benefit.

**8 If I become disabled due to a service-connected injury, am I eligible for Workers' Compensation and a disability retirement?**

Although you may be eligible for payments from both Workers' Compensation and the TVA Retirement System, you cannot receive disability benefits from both sources. You must choose which of the benefits you wish to receive. If you choose Workers' Compensation, you are still eligible for payments that are based on your balance in the Fixed and Variable Funds and an immediate pension benefit.

**9 May I return to work at TVA if my disabling condition disappears and I regain the ability to work?**

Your return to TVA depends on job availability and other employment criteria. Your reemployment is not determined by the Retirement System. Of course, if you return to work at TVA in a position covered by the Retirement System, your retirement benefits will cease until your subsequent retirement.

**10 What will happen to my disability pension if I go to work elsewhere?**

If you regain your ability to work, you may be asked to undergo a physical examination at the System's expense. If you have recovered from your disability, your disability pension will stop. You could then receive the regular retirement allowance.

**11 If I am approved for a disability retirement, am I also eligible for the supplemental benefit?**

If you are at least actual age 55 with 10 years of actual service as a member of the Retirement System at the effective date of your disability retirement, you will be eligible for the supplemental benefit. The supplemental benefit is based on full years of actual service as a member of the Retirement System. Information about the supplemental benefit is available from the Retirement System and can also be found at [www.tvars.com](http://www.tvars.com). If you are not eligible for the supplemental benefit, you may be eligible for a TVA contribution toward the cost of TVA-sponsored medical insurance. More information can be obtained from TVA Employee Benefits at 888-275-8094.

**12 What benefits are available for my beneficiary at my death?**

You may choose from a wide range of options to provide income for your beneficiary, subject to spousal consent rules (see Question 14). Information regarding these options is available in booklet format from the Retirement System, or you may wish to attend one of the “Decisions Upon Retirement” workshops offered periodically.

**13 If I have enrolled in the optional long-term disability insurance as a part of my flex benefit program, should I apply for those benefits also?**

Yes. The optional long-term disability insurance as offered in the flex benefits program is additional disability insurance which has its own application and approval process. The TVA Retirement System disability benefit is the core benefit for vested employees. The optional long-term disability insurance provides additional coverage equaling 35% of your high three average salary. If you have questions about the optional long-term disability insurance or would like to apply, contact TVA Employee Benefits at 888-275-8094.

**14 Who is subject to the spousal consent rules?**

If you are married and first became a member of the System after January 1, 1990, you are subject to the spousal consent rules and must name your spouse as beneficiary to receive your TVA-funded vested benefit under either an Option 2 or Option 3 survivor election. Otherwise your spouse must complete a consent form allowing you to elect another option or name another person as beneficiary. Employees who first became members of the System before that date are not subject to the spousal consent rules.

*Should there be any conflict between the information in this document and the provisions of the various plans, the plan provisions and not this document shall be controlling.*

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