

# DISABILITY RETIREMENT

## *Frequently Asked Questions*

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**1 If I am unable to perform my job because of a physical or mental impairment or limitation, what are my next steps?**

If you are interested in applying for disability retirement, you will want to consider going through TVA's Medical Case Management process. Human Resources has a Leave and Accommodation Specialist who will collect, review, and assess all documentation and facilitate the Accommodation Review Board meeting process. HR Policy TVA-SPP-11.520, Health and Occupational Wellness, governs this process and can be used for reference. Additionally, you may refer to KB0016357 "Employee's Guide to Job Reassignment Due to Medical Restrictions" in PeopleGateway as a reference.

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

Members of the TVA Retirement System (TVARS) with more than 10 years of TVARS service as of 10/01/2016 and who did not elect a benefit change in 2018 are eligible to apply for a TVARS disability retirement. Those who become disabled, as defined by the TVARS Rules and Regulations, are eligible for disability benefits. The TVARS Board's disability determination is not affected by eligibility for Social Security disability benefits, optional long-term disability insurance, or any other disability determination.

**3 What if I am not eligible for disability benefits from the TVA Retirement System?**

If you first became a TVARS member on or after 01/01/1996 and had less than 10 years of TVARS service as of 10/01/2016, or elected a benefit change in 2018, you are eligible for a core 30% long-term disability benefit provided by TVA. You should contact UNUM at 888-673-9940.

**4 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.

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

Contact TVARS to request a Disability Retirement Application. TVARS will determine if you are eligible to apply for Disability Retirement and coordinate the application process. TVARS partners with ForHealth Consulting at UMASS Chan Medical School, which will contact you. Examinations and reports from your physicians indicating that you are disabled will be necessary. Their findings will be provided to ForHealth Consulting for review. The TVARS Board will make the final determination on your application for disability retirement based on ForHealth's independent opinion.

**6 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.

**7 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%.

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

Yes. TVARS 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.

**9 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 TVARS, you cannot receive disability benefits from both sources. You must choose which benefit to receive. If you choose Workers' Compensation, you are still eligible for payments that are based on any balance in the Fixed and Variable Funds and an immediate pension benefit.

**10 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 TVARS member 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 TVARS member. Information about the supplemental benefit is available from TVARS 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 the People First Solution Center at 888-275-8094.

**11 I have enrolled in the optional long-term disability insurance. Should I apply for those benefits also?**

Yes. The optional long-term disability insurance is additional disability insurance which has its own application and approval process. The TVARS disability benefit provides the core 30% benefit for most vested employees. The optional long-term disability insurance provides additional coverage equal to 35% of your high-three average salary. If you have questions about the optional long-term disability insurance or would like to apply, contact UNUM at 888-673-9940.

*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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