

3.7.11 Disability Income Plan

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Approved	
Revised	November 10, 2003
Reviewed	

- I. Eligible employees who become temporarily or permanently disabled and are unable to perform their regular work duties may receive partial replacement income through The Disability Income Plan of North Carolina. Employees covered by the Plan must be full-time employees working at least 30 hours per week for nine months of the year and participate as a member of the Teachers' and State Employees' Retirement System. There is a 60-day waiting period before benefits are paid by the Plan. During this period employees may use accumulated sick or vacation leave.

- II. Short-Term Disability Benefits: Eligible employees may receive a monthly short-term benefit equal to: 50 percent of their monthly salary, plus 50 percent of their annual longevity monthly benefits during the short-term period not to exceed \$3,000. This monthly benefit is reduced by any workers' compensation benefit received. This short-term benefit is for up to one year. Short-term benefits may be extended for up to one additional year if the disability is temporary and is likely to end within that additional year.

- III. Long-Term Disability Benefits: Long-term benefits may begin after short-term disability benefits end. In order to qualify for long-term disability benefits, an employee must have at least five years of membership service with the Retirement System during the 96 months preceding the conclusion of the short-term disability period. During the first three years of long-term disability, eligible employees may receive a monthly long-term benefit equal to: 65 percent of their monthly salary, plus 65 percent of their annual longevity. Monthly benefits during the long-term period cannot exceed \$3,900. This amount is reduced by any workers' compensation, federal Veterans Administration benefits, or benefits from any other federal agency or Social Security benefits received. After the first three-year period, long-term disability benefits will be reduced by an amount equal to the Social Security benefit the member would be entitled to receive from Social Security, even if not receiving the benefit. Long-term benefits are payable to eligible employees until they would have normally been eligible to receive an unreduced service retirement with the Teachers' and State Employees' Retirement System.

- IV. The Department of the State Treasurer, Retirement Systems Division, has published a handbook detailing the benefits available under the Plan. The book, "Your Retirement Benefits," is available from the Director of Human Resources or from the State Retirement Systems Division at (919) 733-4191.