

DISABILITY

Q. What rules govern disability retirement under the State and School plans?

A. State plan. Disability retirement allows retirement from the State prior to age 55. You must apply for disability retirement within one year of the date you ceased employment. A medical exam is required. Retiring due to disability allows continuation of health insurance through the State and there is no 10% early withdrawal tax penalty. Distribution options are the same as for “regular” retirement. See the State Plan booklet for more information.

School plan. You must apply for disability retirement *within one year* from the date your employment ends due to the disability, if your disability is *non-work* related (*within five years* if your disability is *work* related). A medical exam is required. Disability benefits are calculated in the same manner as regular retirement benefits. There is no age reduction of the annuity calculation, but your “actual age factor” will be based on the distribution option you select. The options are the same as for “regular” retirement. See the School Plan booklet for more information