

THE OHIO RETIREMENT STUDY COUNCIL

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September, 2000

Number 9b-00

DISABILITY BENEFITS

UNIFORMED PUBLIC EMPLOYEE RETIREMENT SYSTEMS

Pension Profiles

| | OP&F | HPRS | PERS-LE ¹ |
|--------------------------|--|---|---|
| Definition | <p>Total:</p> <ul style="list-style-type: none"> •Unable to perform duties of any gainful occupation for which member is fitted by training, experience, or accomplishment •No present indication of recovery <p>Partial:</p> <ul style="list-style-type: none"> •Unable to perform official duties and impairs earning capacity <p>§742.38</p> | <ul style="list-style-type: none"> •Totally incapacitated for duty in State Highway Patrol •Permanent or will probably be permanent <p>§5505.18</p> | <ul style="list-style-type: none"> •Mentally or physically incapacitated for performance of present or similar duty •Permanent or presumed to be permanent <p>§145.35</p> |
| Eligibility ² | <p>On-duty:</p> <ul style="list-style-type: none"> •Immediate coverage <p>Off-duty:</p> <ul style="list-style-type: none"> •Five YOS³ <p>§742.38</p> | <p>On-duty/off-duty:</p> <ul style="list-style-type: none"> •Immediate coverage <p>§5505.18</p> | <p>Same as OP&F</p> <p>§145.35</p> |

¹Each member as of 7/29/92 had a choice of coverage under the original plan §145.36 or the revised plan §145.361 (choice expired 4/7/93.) Members after 7/29/92 are automatically covered under §145.361. See Pension Profile Number 9a, *Disability Benefits for Non-Uniformed Public Employees Retirement Systems*, for a description of the revised plan §145.361.

²Age and service retirants and persons who withdraw contributions are ineligible.

³Years of service

| | OP&F | HPRS | PERS-LE |
|------------------------------------|--|--|--|
| Benefit | <p>On-duty total: •72% x AAS⁴</p> <p>On-duty partial: •Amount fixed by board at no more than 60% of AAS if less than 25 YOS</p> <p>•If 25 or more YOS amount is 2.5% x FAS x first 20 YOS + 2% x FAS x next five YOS + 1.5% x FAS x YOS over 25</p> <p>Off-duty: •Amount fixed by board at no more than 60% of AAS</p> <p>§742.39</p> | <p>On-duty: •2.5% x FAS⁵ x first 20 YOS + 2.25% x FAS for next 5 YOS + 2% x FAS for YOS over 25</p> <p>•Service credit shall be deemed to be 25 YOS if less than 25 YOS</p> <p>Off-duty: •2.5% x FAS x first 20 YOS + 2.25% x FAS for next 5 YOS + 2% x FAS for YOS over 25</p> <p>•Service credit shall be deemed to be 20 YOS if less than 20 YOS</p> <p>§5505.18</p> | <p>On-duty/off-duty: •Old plan⁶: 2.2% x FAS x (YOS + projected YOS to age 60) or (YOS + projected YOS to age 60) x \$86, whichever is greater</p> <p>•New plan: Greater of 45% x FAS or 2.2% x FAS x YOS, up to 60% of FAS</p> <p>§145.36</p> |
| Maximum Benefit⁷ | <p>On-duty partial: •60% AAS if less than 25 YOS, 72% AAS for 25 or more YOS</p> <p>Off -duty: •60% of AAS</p> <p>§742.39</p> | <p>On-duty/off-duty: •79.25% of FAS</p> <p>§5505.18</p> | <p>On-duty/off-duty: •75% of FAS</p> <p>§145.36</p> |
| Minimum Benefit | <p>On-duty partial/off-duty partial: •No minimum</p> | <p>On-duty: •61.25% of FAS</p> <p>•Off-duty: •50% of FAS</p> <p>§5505.18</p> | <p>On-duty/off-duty: •Old plan: 30% of FAS</p> <p>•New Plan: 45% of FAS</p> <p>§145.361</p> |

⁴Average Annual Salary (AAS) is the average of the member's highest annual salary during any three years.

⁵Final Average Salary (FAS) is the average of the member's highest three years of earnings.

⁶Each member as of 7/29/92 had a choice of coverage under §145.36 or §145.361. Members after 7/29/92 are automatically covered under §145.361.

⁷No disability benefit shall exceed the limitations established under Section 415 of the Internal Revenue Code.