

## Pensions 101: Volume 2

The 2009-10 school year marks the second year of *Pensions 101*. *Pensions 101* is the St. Paul Teachers' Retirement Fund Association's (SPTRFA) online member publication. As a licensed educator in the St. Paul School District you are a member of the SPTRFA. Membership is automatic at the time of employment under Minnesota law.

Whether you are a new teacher or are a seasoned veteran, there is always something new for you to learn about the pension fund. Through the publication we will explore many general retirement topics as well as topics specifically related to your individual retirement benefit.

Throughout *Pensions 101* our theme remains consistent: security in retirement starts out small, but overtime can grow and blossom through education. If you would like to look back at some of the previous editions of *Pensions 101* visit our website at: [www.sptrfa.org](http://www.sptrfa.org).



## Disability Benefit: What is a disability benefit and who qualifies for it?

Through the St. Paul Public School's benefits department, educators have long-term and optional short-term disability benefits. The presumption in either case is that the condition is not permanent. In the event that you become permanently disabled and unable to return to work you may apply for a monthly disability retirement benefit from the

SPTRFA. A permanent and total disability means the inability of a member to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to be of a long continued and indefinite duration which shall in no event be less than one year (Minn. Stat. § 354A.011 subd. 14).

To qualify for a disability benefit you must be vested with the SPTRFA and have the required support for the existence of a disability. This support requires certificates from two licensed physicians, chiropractors or psychologists of your choosing and concurrence by the SPTRFA's Independent Medical Examiner.

The coordinated plan disability benefit amount is based on your years of SPTRFA retirement service credit and final average salary. The Basic Plan disability benefit is initially set at 75 percent of the most recent full year salary.

If you have questions regarding disability benefits please contact the SPTRFA office at: 651-642-2550.

