

Disability Retirement



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An employee needs to file for disability retirement when a doctor, after reviewing the employee's description, says that the employee cannot perform the duties of the job because of a medical condition and the disability is expected to last over one year.

A claim for disability can be filed and processed while the employee is still on the job, but payments will not be made until employment ceases.

The employee must contact the Regional Personnel Office to obtain the proper disability retirement package. This package contains a checklist and all the necessary forms to file for the benefit. It contains a disability report form and several forms pertaining to health insurance, life insurance, survivor benefits election, etc.

The forms themselves are self explanatory and fairly simple to fill out; however, a claim for disability retirement must include documentation that clearly and specifically establishes—

1. A deficiency in the employee's service with respect to performance, conduct, or attendance or, in the absence of any actual service deficiency, that the medical condition is incompatible with either useful service or retention in the position;
2. A medical condition defined as disease or injury;
3. That the medical condition caused the service deficiency;
4. That the past and expected duration of the medical condition, and that the condition, in all probability, will continue for at least a year;
5. The inability of the employee to provide useful and efficient service arose while serving under CSRS or FERS;
6. The inability of the employing agency to make reasonable accommodation to the medical condition; and
7. The absence of another position within the employing agency and commuting area at the same grade, or pay level and tenure, to which the employee is qualified for reassignment.

After an employee receives the disability package you should secure an appointment of representative along with an authorization to release medical information to you. You should request and review any and all medical evidence, leave records and agency documentation. Include with the disability claim package the documentation that supports the criteria listed above. With the employee's job description in hand, you may need to contact the medical provider to be sure that medical reports and opinions are in line with the documentation requirements as listed above. Never give management authorization to contact medical providers for information.

It is extremely important that the disability package be complete when you submit it to the Regional Personnel Office for processing. Send the package by certified mail, "Return Receipt Requested," and keep copies of the entire package.

Follow up with the Regional Personnel office every 15 working days until a claim number is received from OPM. From then on follow up with OPM. Ordinarily it will take at least 90 days to get a decision on a disability retirement claim from OPM. If there are psychiatric impairments involved, the case can take up to six months.