



TCRS Disability Retirement Checklist

A Tennessee Consolidated Retirement System (TCRS) member who is not eligible for service retirement, but who can no longer engage in any type of substantial gainful employment due to a total and permanent medically determinable disability, may be entitled to disability benefits. The member must submit an Application for Disability Retirement Benefits and furnish objective medical records that conclusively document the claim.

Below you will find more information to assist you with navigating the disability retirement application process.

Forms to be Completed

The first four forms listed below must be completed and returned to TCRS to open your case and begin reviewing your application for disability retirement benefits.

✓ *Application for Disability Retirement Benefits*

Before completing your application, review your benefit estimate to assist you in selecting the benefit payment option appropriate for your specific situation. Once you are ready to apply, notify your employer. Your Human Resources Officer will assist you with certifying your application. Please note, this form must be notarized by a Notary Public.

Please submit completed forms using one of the following options:

Mailing Address:

Tennessee Consolidated Retirement System
Andrew Jackson State Office Building
502 Deaderick Street
Nashville, TN 37243

Fax: (615) 401-6820

Attention - TCRS Disability Retirement

Email: TCRS.Disability@tn.gov

✓ *Declaration of Disability*

Complete this form in detail by describing the nature of your disability and the reason why you can no longer engage in any type of substantial gainful employment due to the disability.

✓ *Medical Records Release Authorization*

This form authorizes your designated healthcare providers to release your medical records to TCRS for purposes of evaluating your application. Your attending physician(s) will be asked to provide these records when they sign the Attending Physician's Report of Disability described below.

✓ *Attending Physician's Report of Disability*

After completing the member information section, this form should be provided to your attending physician for completion of section 2. In addition to this form, the physician is requested to attach all office notes, hospital summaries, test results and any other available medical records related to the disability.

Forms to be Completed *continued*

The following two forms listed below must be completed only if applicable.

✓ *Vocational History*

This form is used to authorize TCRS to evaluate your vocational history.

✓ *TCRS Report of Accidental Disability*

Complete this form only if you are applying for disability retirement benefits as the result of an on the job injury.

Medical Review Process

Disability Evaluation Services (DES), a division of University of Massachusetts Medical School, has been designated to provide disability recommendations on behalf of TCRS. You will receive notification from DES once review of your application has begun.

Below is the contact information for DES:

Phone: (833) 845-0774

Email: TCRSmembers@umassmed.edu

Fax: (833) 602-4955

Notice of Approval or Denial

After review of your application is complete, TCRS will notify you if your application for TCRS Disability Retirement is approved or denied.

Approval - If your application for TCRS Disability Retirement is approved, your TCRS Retirement Benefit will be processed and you will receive a Notice of Retirement letter confirming the exact amount of your retirement benefits. Please note, TCRS can only pay benefits retroactively up to 150 days prior to the receipt of your application.

Denial - If your application for TCRS Disability is denied, you will receive information regarding the ability to request a reconsideration.

Additional Considerations

- To apply for **Social Security Disability benefits**, you must file a separate application with the Social Security Administration. Visit SSA.gov for more information. Please note that the eligibility requirements for TCRS Disability are different from the requirements for SSA Disability.
- Determine the source of **medical insurance** for you and your family post-retirement.
 - ◆ If you are seeking to continue your insurance coverage at retirement, contact your agency benefits coordinator or contact Benefits Administration at (800) 253-9981 to discuss eligibility and coverage options.
 - ◆ If you are enrolled in a reimbursable account through the Flexible Benefit Program, consider how your retirement will affect this account. For more information contact your Flexible Benefits Program.
- Consider **status of taxation after retirement**; Disability retirement benefits are taxable as income by the Internal Revenue Service.

After Retirement

- Be aware that any employment may impact your eligibility to continue to receive disability retirement benefits. The limit on earnings for TCRS Disability retirement benefit recipients is the same limit as used by the Social Security Administration for its disability benefit recipients. To stay up to date on the changing limits visit SSA.gov.
- All disability retirees are required to complete an Annual Earnings Report each year. You will receive notification to complete the report each April.
- If at any time, now or in the future, you receive compensation from the Board of Claims or Workers' Compensation, or if you should return to work in any capacity, please notify TCRS immediately.
- Report changes or make updates to your address, direct deposit, and tax withholdings by logging into Retiree Self Service at MyTCRS.com.

Retirement Readiness Education

Members can meet with a local RetireReadyTN Plan Advisor for assistance with retirement planning and to discuss other financial planning needs. To schedule a counseling appointment, call 800-922-7772.

Contact Us

Call (800) 922-7772 Monday through Friday 8:00 a.m. to 7:00 p.m. CT

Visit www.RetireReadyTN.gov



@RetireReadyTN

The information in this document is general in nature and may be subject to change without notice. In the event of a conflict between this guide and plan documents, the plan documents will take precedence. Additionally, the value of a 401(k) account will fluctuate and it is possible for the value to be less than what was contributed. The risks associated with investing are numerous, and as with any investment, it is possible to lose money. The state of Tennessee and its employees are not authorized to provide legal, financial or tax advice. For legal and tax advice concerning your situation you should consult your personal legal, tax, or other advisers.