

You've dedicated your life to children in the community.

So, it's comforting to know there's a safety net there for *you* if and when you need it.

The New York State Teachers' Retirement System (NYSTRS)

provides Disability benefits to its members who are rendered physically or mentally disabled. However, navigating the complex rules and regulations of eligibility and ultimately receipt of those benefits can be an arduous task, especially for those already suffering from debilitating illness or injury.



Based on a report by the U.S. Census Bureau, approximately one of every five American workers will experience a disability that prevents them from performing their chosen occupation for more than a six-month period. And, 30% of workers between the ages of 35 and 65 will suffer a disability for up to 90 days. One-fifth of that age group will be disabled for five years or more.

Become Informed Of Your Benefits . . .

Unfortunately, many people do not even know they have disability benefits available to them - and they should not count on their benefits administrator to offer that information. At DeHaanBusse LLP our job is to educate our clients about their benefits and help them to get what has been promised to them according to their contracts and according to the law.

When can I apply for disability benefits?

It is extremely important that you apply for disability as soon as you stop working.

There are different levels of eligibility in the NYSTRS. Tiers 1 and 2 require that you be totally and permanently unable to teach due to your disability. Tiers 3 and 4 require that you be totally and permanently unable to work in any capacity at all. *Caveat: There are some exceptions within each Tier. Should you need assistance determining your eligibility, seek the advice of a qualified attorney.*

What documentation will I need to apply for disability?

First, there are many forms. Make sure you're using the one that applies to you. You will need to make all of your disability retirement applications and medical documents available to the NYSTRS medical board for their review. Additionally, you may be required to be examined by one of their physicians.

How much can I expect to receive from my disability benefits?

The general rule is approximately one-third of your final, average salary. This amount may be more or less, depending upon your age, years of service and Tier.

Should I retire if I have been diagnosed as critically ill?

In most instances, it is advisable to opt for disability retirement. The difference in benefits can be considerable. Again, it may be prudent to consult with a disability attorney when making these important decisions.



Tiers 3 and 4: Can I work after I have opted for disability retirement?

No. Once you have chosen that option, you must be totally and permanently disabled and unable to work in any capacity in order to continue to receive your benefits.

Tiers 1 and 2 recipients who choose to work?

Although you may continue to work, the amount you can earn is limited, and you must adhere to the restrictions in the NYSTRS disability program.

Some things to consider:

- *Read your NYSTRS benefits summary regularly, and update your beneficiary information;*
- *When becoming disabled, make sure you meet your disability filing deadlines;*
- *Make sure you meet the eligibility requirements;*
- *Keep all of your disability and medical documents in order.*

The **New York State Teachers' Retirement System (NYSTRS)** does provide comprehensive disability and retirement benefits for its members. However, the rules, restrictions and exceptions within these benefits can be complex and difficult to sort through, particularly when you are dealing with a physical or mental illness or injury.

DeHaanBusse LLP is here to help you.

Contact us today.

About our firm . . .

DeHaanBusse LLP is a leader in disability law including the **New York State Teachers' Retirement System (NYSTRS)**, Private Insurance Policy Claims, Employee Benefit Claims, Federal Employee Retirement System Claims, VA Disability Claims, and New York State & Local Retirement Plan Disability. Our practice is based upon one simple premise: that individuals have the right to receive what they have paid for and what they have been promised according to the law.

We focus on and believe that the safety net most Americans have worked long and hard to provide for themselves and their families should be there when they need it.

Unfortunately, more and more that is not the case. Large insurers often arbitrarily deny legitimate disability claims, despite the costly premiums paid out through the years. Their decisions have resulted in the near financial collapse of many individuals and their families.

Our attorneys have litigated cases against many of the largest insurance companies in the disability field including Unum Provident Corporation and its subsidiaries; Metropolitan Life Insurance Company; New York Life Insurance Company; Equitable Life Assurance Society of the United States; First Reliance; First Fortis; Hartford Life Insurance Company; Berkshire/Guardian; Sun Life; and Reliance Standard among many others.

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*The attorneys at **DeHaanBusse LLP** focus on the **New York State Teachers' Retirement System**, Individual Disability Policies, Group Disability Policies, Group ERISA Disability Plans, Federal Employee Retirement Systems (FERS) Benefits, New York State Retirement Systems Benefits, New York City Retirement Systems Benefits, Veterans' Disability Claims, Property & Casualty Insurance Claims, Residential Real Estate, and Wills & Estates.*

We are available to you for a *free consultation*. Contact us today:

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Disability Benefits for Educators

Do You Know Your Policy?



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*Once you've achieved your American Dream,
we fight to make sure you keep it.*