

Disability Retirement Benefits Offered to State Core Pension Members

Montgomery County Public School's pension plan provides important disability coverage in the unfortunate event that an injury or illness permanently incapacitates you from performing your job duties. The pension plan offers two types of disability benefits, Ordinary and Accidental disability benefit.

Ordinary Disability Benefit:

You are eligible for an ordinary disability retirement benefit if you —

- have a minimum of five years of eligibility service,
- are permanently incapacitated and unable to perform your job duties due to medical reasons,
- are not eligible for accidental disability, and
- there is no other available assignment for which you are qualified or capable of performing.

If you have reached your normal retirement date (based on age or service, whichever is the earliest), the ordinary disability retirement benefit will equal your pension at your normal retirement date and your actual creditable service will be used in the retirement benefit calculation.

If you have not reached your normal retirement date your pension will be calculated using your average final salary and the creditable service you would have received if you had continued in service until your normal retirement date.

Accidental Disability Benefits:

You are eligible for an accidental disability retirement benefit if —

- your disability was the result of a job-related accident,
- you are permanently incapacitated and unable to perform your job duties due to medical reasons, and
- there is no other available assignment for which you are qualified or capable of performing.

If you have reached your normal retirement date (based on age or service, whichever is the earliest), the accidental disability retirement benefit will equal your pension at your normal retirement date and your actual creditable service will be used in the retirement benefit calculation.

If you have not reached your normal retirement date, your accidental disability pension will be the actuarial equivalent of your accumulated contributions at the time of retirement plus 66⅔ percent of your average final salary less any disability allowance payable under the Maryland State Teachers' Pension System until your normal retirement date. At your normal retirement date, your pension will be calculated using your average final salary and the creditable service you would have received if you had continued in service until your normal retirement date.

Disability Retirement Rules

The State Core (base) benefit is payable in accordance with the rules of the Maryland State Retirement and Pension System. For more information contact the Maryland State Retirement Agency:

<https://sra.maryland.gov/>

MCPS employees hired on or after July 1, 2011 must have a minimum of 10 years of eligibility service in order to be eligible to file a claim for a core and/or supplemental ordinary disability retirement benefit that is payable from MCPS. The MCPS rules regarding a disability retirement benefit payable from MCPS are detailed in the Understanding Your Retirement booklet:

https://www.montgomeryschoolsmd.org/uploadedFiles/departments/ersc/employees/retirement-planning/understanding_your_retirement.pdf