



Disability Benefits

Filing For Retirement During the COVID-19 Emergency

The unfortunate reality of the current COVID-19 emergency is that some NYSLRS members may become seriously, or even fatally ill. At a time like this, it is vitally important these members understand how to apply for retirement, if they need to take that step. Here is some guidance:

NYSLRS members who become seriously ill from the COVID-19 virus may wish to file for retirement in order to provide a continuing pension benefit to their beneficiary if they were to die, rather than the one-time in-service death benefit.

These members, or their employer on their behalf, need to file the disability retirement application that is appropriate for his or her retirement plan. Select "Find Your Application" below to help you find the right application. Additionally, the member, or the member's spouse, should file a pension payment option election form to identify a beneficiary to receive the continuing benefit. An option election form cannot be filed by the employer.

Application and option election forms can be e-mailed directly to NYSLRS' Disability Processing Unit. If the member dies after applying, the disability retirement application would be effective upon death. If the member recovers, he or she would be allowed to withdraw the disability retirement application before it is approved.

Eligible members may also file for a service retirement. Please read below for more information on filing, pension payment option elections and a list of applications. Call our Contact Center at 866-805-0990 if you have questions.

NYSLRS provides a disability retirement benefit for members who are permanently disabled and cannot perform their duties because of a physical or mental condition. A disability retirement benefit is a pension that will provide monthly payments for the rest of your life.

Here are the basic types of NYSLRS disability benefits (you may apply for more than one type).

Ordinary Disability

This benefit is for a disability that may or may not be job-related. There is a minimum service credit requirement (typically ten years), and generally the benefit is not more than one-third of your final average salary (FAS).

Accidental Disability

This benefit is for a disability resulting from an on-the-job accident. Accident has a specific meaning when used in connection to NYSLRS disability benefits. There is no minimum service requirement.

Performance of Duty Disability

This benefit is for a permanent disability as a result of an incident that occurred during the performance of your duties. These benefits are usually limited to specific titles and are often tied to specific hazards associated with these jobs. There is no minimum service requirement.

World Trade Center Presumption

If you were involved in rescue, recovery or cleanup efforts in the wake of 9/11, the presumption could help you qualify for a World Trade Center accidental disability benefit. The amount of the benefit would be based on your retirement plan. Visit our World Trade Center Presumption presentation for details.

If you have questions about which forms to file, filing deadlines or any other issues related to disability benefits, please call our customer service representatives at 866-805-0990, or email them using our secure contact form.

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- ▶ Find Your Application
- ▶ File Your Application
- ▶ What Happens Next?
- ▶ Check Your Plan Booklet
- ▶ Resources
- ▶ Other Questions

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