





### Guide D. What is the length of the long-term (LT) benefit period?

**Long-term benefits will end in one of the following ways, whichever is first:**

- A medical professional does not continue to certify your disability when a re-examination is requested by the Medical Board.
- You return to work as a contributing member of the Teachers' and State Employees' Retirement System. If you return to work in the above-mentioned capacity, contact the Retirement Systems Division to avoid a possible overpayment.

- If you had less than five years of membership service as of July 31, 2007, and were denied or did not get approved for Social Security disability benefits after the first 36 months of the long-term disability period.
- You become eligible for an unreduced service retirement benefit. You will be notified approximately 120 days before your date of eligibility for unreduced service retirement benefits, and will be given further instructions at that time.
- You die.

### Guide E. Will other benefits affect the amount of my long-term (LT) benefit?

If you receive benefits from certain agencies, your long-term benefit amount may be reduced on a dollar-for-dollar basis. If you are receiving benefits from **Workers' Compensation, Veterans Affairs, Social Security, and/or Railroad Retirement** while receiving long-term benefits, your long-term benefit will be offset for benefits that you receive from any of the agencies listed above.

A copy of all award notices must be submitted with this form.

You should file for any applicable Social Security benefits.

Long-term disability benefits are offset (reduced) by an amount equal to any Social Security benefits you are receiving (excluding widow's/widower's benefit) or which you are entitled to receive, including age 62 Social Security retirement benefits.

If you had five or more years of membership service as of July 31, 2007:

- After four years from the end of the waiting period (which is generally after the first 36 months of the long-term disability period), if you are not receiving Social Security benefits, your long-term benefit will be reduced by an amount equal to the estimated amount of a Social Security disability benefit to which you might be entitled had you been awarded Social Security disability benefits.

If you had less than five years of membership service as of July 31, 2007:

- After the first 36 months of the long-term disability period, your long-term benefits will end unless you are receiving Social Security disability benefits.

**NOTE: You must provide a copy of either your Social Security Awards Notice or a Social Security Estimated Benefits**

**Statement along with this form (Form 704) for the Retirement Systems Division to process your long-term disability application.**

Please contact the Social Security Administration to obtain your Social Security Awards Notice (which shows actual benefits) or a Social Security Estimated Benefits Statement (which must show estimates of both Social Security disability and age 62 benefits). You may be able to obtain a copy of your Social Security Awards Notice or Estimated Benefits Statement by logging into your Social Security account at [www.ssa.gov](http://www.ssa.gov). The Retirement Systems Division will use the Social Security Estimated Benefits Statement (either the Social Security disability or age 62 estimate, whichever occurs first) in determining the amount of the future required offsets, if applicable, if an actual Social Security Awards Notice has not been received by the time of the required offsets.

If you receive retroactive benefits from the Social Security Administration, you may be required to repay the Disability Income Plan for benefits you received during the long-term period. The amount you must repay to the Disability Income Plan for Social Security benefits you receive during the long-term period may be reduced by attorney fees paid directly by Social Security to your legal representative if you work with such a person in filing your Social Security claim.

Under the Disability Income Plan of North Carolina, a long-term disability benefit recipient may earn the difference between the monthly compensation on which the benefit is based and the net monthly amount of the long-term disability benefit after reduction for monthly Social Security benefits. If earned income exceeds this amount monthly, the monthly long-term disability benefits must be reduced on a dollar-for-dollar basis for the excess earnings.

### Guide F. Will Trial Rehabilitation affect my benefits?

Trial Rehabilitation is a term used to reference the period during which a member returns to service while receiving benefits from the Disability Income Plan of North Carolina.

While receiving long-term disability benefits, you may return to service in the same capacity for a period of up to 36 continuous months without resuming regular system participation.

Trial rehabilitation does not extend the length of the extended short-term period.

During periods of trial rehabilitation, your benefits will be suspended, contributions to the Retirement System will not be withheld, and System credit is not earned.

**Thank you.**