



New York State Teachers' Retirement System

10 Corporate Woods Drive

Albany, NY 12211-2395

(800) 348-7298 or (518) 447-2900

NYSTRS.org

Filing for Disability Protection: What You Need to Know

Video Transcript

Note: In order to apply for disability protection, you must have been diagnosed with a life-threatening medical condition or be having a significant surgery.

Rather than printing, completing and mailing NYSTRS a paper application, you may now file for disability protection online using the disability retirement application in your secure MyNYSTRS account under the My Retirement tab.

If you face a potentially life-threatening illness or surgery, consider filing a disability retirement application. Doing so provides a safety net for you and your beneficiaries.

In most cases, the lump-sum retirement payment a beneficiary would receive if something happens to you would be significantly more than an in-service death benefit. Contact our Disability Unit at (800) 348-7298, Ext. 6010 for estimates and additional information before making decisions.

A member filing for protection must complete the forms *Application for Disability Retirement* and *Medical Information Summary*. Both are found within the [Disability Retirement Application Package](#) available on our website at www.nystrs.org or by calling our Disability Unit. When filing for protection, only these two forms need to be submitted.

The member would need to:

- Clearly write "For Protection Only" on the application;
- Leave the requested date of retirement blank;
- Indicate the medical condition necessitating the retirement; and,
- Select either the Declining Reserve Option (Tier 1 only) or Largest Lump Sum Option (Tiers 2-6).

If your condition improves and the protection is no longer needed, you can rescind the application. If you wish to pursue a disability retirement, please contact us for further instruction. All disability retirement applications and medical documentation must be reviewed by the NYSTRS Medical Board, which determines whether applicants are eligible for disability retirement.

Becoming familiar with this benefit now can provide an extra measure of financial protection for your loved ones when they need it most. Filing for disability protection – learn how you can help provide peace of mind.