

Disability Retirement Benefits

Frequently Asked Questions

Disability or disabled means a total inability of the member to perform the member's duties by reason of physical or mental incapacity. The disability must be incurred while the member is an active member and must be one of permanent duration or of extended and uncertain duration, as determined by the board on the basis of competent medical opinion.

Q: Who is eligible for a disability retirement?

A: Eligibility varies by retirement system. Please review the disability retirement benefits section in your retirement system handbook or contact MPERA directly for more information.

Q: How do I file an application for disability retirement?

A: Please call MPERA toll free at 1-877-275-7372 or email disabilityexaminer@mt.gov to request disability retirement benefit estimates and application packet. Applications are not available online.

Q: I receive Social Security disability benefits. Am I automatically eligible for disability benefits through MPERA?

A: No, you will need to submit a completed disability retirement application. The application includes, but not limited to:

- Summary of medical condition(s)
- Physician's statement(s) with supporting medical records
- Signed HIPPA form
- Copy of certified birth certificate
- Completed employer job duty questionnaire

Q: When should I apply for a disability retirement?

Q: Do I have to quit working first?

A: You should apply for disability retirement if you feel you are unable to perform your job duties due to your medical condition(s). You can be employed and apply for a disability retirement. If approved for a disability retirement, you are not eligible to receive the benefits until you terminate your employment.

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Q: Who approves my disability retirement?

A: Once your completed application is received in our office, they will be reviewed by MPERA Board's disability examiner and contracted medical personnel. The MPERA Board will make the final the determination of approval and need for review.

Q: When do I receive my first benefit check after I am approved for a disability retirement?

A: Disability retirement benefits are paid on the last working day of the month following disability approval and confirmation of termination of employment. You can choose to receive your benefit as direct deposit or paper check via mail. All payments will be released on the last working day of the month

Q: How long is disability retirement application process?

A: The process can take up to four months. All required documentation needs to be received in our office before a final disability determination can be made.

Q: Do I have any recourse if I am denied a disability retirement?

A: The Montanan Administrative Procedures Act grants members the opportunity to appeal a disability denial decision in writing to the Board within 30 days of the denial letter date.

Q: Is a disability benefit a life-time benefit?

A: Your medical status can be reviewed annually or periodically to monitor your continuing medical condition. Medical review recommendations will be made at the time the benefit is approved and are communication at the time of disability approval.