

Disability Retirement Benefits Offered to MCPS 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 are age 62 or older, the ordinary disability retirement benefit will equal your base pension at normal retirement date and your actual creditable service will be used in the calculation.

If you are not yet age 62, your base pension will be calculated, using your Average Final Salary (AFS) and the creditable service you would have received if you had continued in service until age 62.

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 are age 62 or older, the accidental disability retirement benefit will equal your base pension at normal retirement date and your actual creditable service will be used in the calculation.

If you are not yet age 62, you will receive an annual retirement allowance which will be the actuarial equivalent of your accumulated contributions at the time of retirement plus 66 2/3% of your average final salary.