This packet provides general information. Please contact the Department of Employee Trust Funds (ETF) for more detailed information and instructions on how to apply for this Wisconsin Retirement System (WRS) benefit.

What is a Disability benefit?

- This benefit is your “early retirement” benefit because you are disabled.
- This is a lifetime benefit.
- The amount of the benefit is based on your salary and number of years you worked.
- Your survivors may receive a death benefit depending on the payment option you select.
- Each year, we will ask you to complete a form telling us how much money you made and may also ask your doctor if you are still disabled.
- This benefit is sometimes called “40.63.” This simply refers to the Wisconsin law that created this benefit.

Department of Employee Trust Funds (ETF)
P.O. Box 7931
Madison, WI 53707-7931
etf.wi.gov
Eligibility

Am I eligible to apply?

I must meet all five conditions below.

- I have stopped working because of my disability*.
- I had been working since October 15, 1992, until I became disabled.
- If I terminated my job because of my disability, I have not made more than the earnings limit* per year since then.
- I worked at least one-half year in five of the last seven years or a total of five years in the last seven years or my disability is work related. (If the disability is work related, apply within two years of the last day worked.)
- I have not reached my normal retirement age*.

“Special” Eligibility for Protective Occupations* only.

I meet the first four conditions above, I became disabled between ages 50-55, I’ve worked for 15 years, and I can no longer do my job.

*See “Definitions”
Application Process

How do I apply?

- Contact ETF to request a disability estimate and application. See the “Contact Us” tab.
  - If your condition is life threatening, request a *Summary of Survivor Benefits* (ET-6518) to help you compare benefits and make the best decision for your survivors.

- Return the completed application to ETF as soon as possible after your last day worked. If you wait, you could miss some benefits.

- It takes two to three months to process the application because we need to get information from your employer and doctors.

- The application will be cancelled after one year if we do not receive everything we need.
Approval Process

How is my application approved?

If you are eligible, then:

- Two licensed medical doctors must state that you are disabled (one of the doctors must specialize in your disability).
- Your employer must verify that you have stopped working due to a disability and you are not expected to return to work.

You will receive a letter when your application is approved telling you how much your benefit will be and when it will start.
Q: Must I terminate my employment to receive disability retirement benefits?
A: No, your employer may keep you on a leave of absence so you can keep any non-WRS benefits. However, you will be considered terminated for WRS purposes.

Q: Can I work while receiving disability retirement benefits? Is there a limit to how much I can earn?
A: Yes, you can work and there is an earnings limit.* The earnings limit changes each year. Go to http://etf.wi.gov/members/benefits_disability_ins.htm for this year’s earnings limit. If you earn more than that, your disability retirement benefit will be stopped and started again in January.

Q: What happens to my WRS life insurance when I receive disability retirement benefits?
A: Your life insurance continues, but you do not have to pay premiums. However, be sure to pay your premiums until you are approved for the disability benefit.

Q: What happens to my WRS health insurance?
A: Your health insurance can continue. If your health insurance has lapsed or you are currently on COBRA, you will have one chance to apply for health insurance coverage. You pay the full health insurance premium.*

*See "Definitions"
Q: How does Social Security Disability Insurance (SSDI) affect my disability retirement benefit?

A: SSDI does not affect your disability retirement benefit. However, if you are approved for SSDI we might not have to contact your doctor each year to tell us you are still disabled. You should send ETF a copy of your SSDI award letter.

Q: If I receive income continuation insurance (ICI) benefits, how does disability retirement affect my ICI?

A: Disability retirement reduces the amount you receive from ICI. The straight life annuity amount of your disability retirement will be subtracted from your ICI payment if the disability retirement payments cover the same time period as ICI payments.

Q: How does long-term disability insurance (LTDI) affect my disability retirement?

A: You may not apply for both LTDI and disability retirement. You may apply for just one of these benefits.
Definitions

**Disability** – the inability “to engage in any substantial gainful activity* by reason of a medically determinable physical or mental impairment that can be expected to result in death or to be of a long-continued and indefinite duration.”

**Earnings Limit** – the maximum amount of money you can make in a year. This amount changes each year. Go to [http://etf.wi.gov/members/benefits_disability_ins.htm](http://etf.wi.gov/members/benefits_disability_ins.htm) for the current year’s earnings limit.

**Normal Retirement Age** - 65 years for general employees and teachers, 62 years for executive employees and elected officials, 54 years for protective occupation employees with fewer than 25 years of service, and 53 years for protective occupation employees with at least 25 years of service.

**Protective Occupation** – any WRS participant whose duties include active law enforcement, or active fire suppression or prevention, with frequent exposure to danger, and requiring a high degree of physical conditioning (some examples: firefighter, police officer, correctional officer).

**Substantial Gainful Activity** – employment in a position for which the pay will exceed the earnings limit.
Contact Us

Call us

Toll Free: 1-877-533-5020
Local Madison: 608-266-3285
Fax: 608-267-4549
Wisconsin Relay Service
(for hearing & speech impaired)
7-1-1 or 1-800-947-3529 (English)
1-800-833-7813 (Spanish)

Write us

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P.O. Box 7931
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Visit our Internet site/view our online videos

etf.wi.gov
or etf.wi.gov/webcasts.htm

Send us an e-mail

Go to etf.wi.gov
Click on “contact etf” and click on a category
**Forms**

To apply for disability retirement, complete the following forms:

- *Disability Retirement Estimates and Application (ET-5302)*: Complete, sign and return to ETF in the enclosed self-addressed envelope.
- *Disability Medical Report (ET-5303) or Disability Medical Report-Special Protective Occupation (ET-5304)*: Complete the top portion, sign and take to your doctors (one doctor must be a specialist in the area of your disability). Your doctors need to complete, sign and return it to ETF in the enclosed self-addressed envelope or via fax.

**You may also choose to complete:**

- *Beneficiary Designation (ET-2320)*: Complete, sign and return this form to ETF in the enclosed self-addressed envelope.

You can contact us for these forms (see “Contact Us” tab) or they are already enclosed in this mailing if you previously requested them.

Forms numbers are in the lower left-hand corner of each form.

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* ET-5304 is for certain protective occupation employees.