

*Using this brochure...*

...will allow you to understand the basics about MainePERS' disability retirement benefit and have highly productive conversations with your medical provider regarding disability retirement because the questions detailed here provide a structure for those discussions.

*Before you apply...*

...know that many doctors are familiar with the medical standards needed to receive disability benefit payments through Social Security or Workers Comp. Disability retirement through MainePERS is different, and is unfamiliar to most doctors. It is possible you have not yet been evaluated in a way that allows MainePERS to determine if you qualify.

The Maine Public Employees Retirement System (MainePERS) manages retirement-related benefit programs for more than 50,000 people who currently serve Maine people through public sector employment and nearly 40,000 who are retired and receiving benefit payments.

*Other help may be available...*

If you are experiencing financial stress along with your medical condition, resources may exist to help you with income, food, and other needs. Call 2-1-1 to speak with someone who can help you determine whether you qualify for any of these resources, or connect on your own with details regarding 211 services through the internet at [211maine.org](http://211maine.org).



**P.O. Box 349**  
**96 Sewall Street**  
**Augusta, Maine 04332**  
**1-800-451-9800**

The image shows the MainePERS logo at the top left, with the word "maine" in a vertical font and "PERS" in large letters. Below the logo is the text "Public Employees Retirement System". The background of the entire block is a photograph of a smiling female doctor in a white lab coat with a stethoscope around her neck, sitting at a desk and writing in a notebook. The text "Qualifying for Disability Retirement" is overlaid on the bottom right of the image in a large, bold, dark font. In the center of the image, the text "DISABILITY RETIREMENT FOR PUBLIC SECTOR EMPLOYEES" is written in a smaller, bold, dark font.

***Disability Retirement is...***

...a retirement benefit that MainePERS administers for most public-sector employees.

***To qualify...***

...medical records must show that a condition exists, that there are limitations associated with it that are making it impossible to do your job, and that the limitations are permanent. MainePERS will help you understand all the criteria.

***Talking with your doctor...***

...in a productive way beginning when you first feel ill is an essential step toward understanding the examinations and tests that have been or need to be performed, and ensuring that your conversations, test results, and doctor's conclusions regarding your symptoms get noted in the records that make up your medical file.

**HERE ARE IMPORTANT QUESTIONS FOR YOUR DOCTOR...**

- What it is about my job that feel unable to do - describe it to your doctor.
- Are those symptoms typically associated with my medical condition?
- Is there a medical condition that could be causing or contributing to me feeling unable to do my job? What's the name of the condition?
- Are the symptoms that prevent me from doing my job going to last forever? Do my records say why?
- What test or evaluation was performed to confirm the diagnosis of that condition? Is the diagnosis identified in my records? Are the test results and clinical notes supporting it in there also?
- Is there treatment that is typically recommended to reduce or eliminate the symptoms I have? Have I tried all those treatments and is that clear in my records?
- What exactly is it about the symptoms that go along with my medical condition that are causing me to be unable to do my job?
- What is in my records regarding how I have responded to treatment?
- Is it clear in my records that you independently reached these conclusions based on examinations and/or tests?