

***This brochure...***

...explains MainePERS' disability retirement benefit and will help you have conversations with your healthcare provider regarding disability retirement. The questions detailed here provide a structure for those discussions.

***Before you apply...***

...know that many healthcare providers 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 may be unfamiliar to your healthcare provider(s). It is possible you have not yet been evaluated in a way that allows MainePERS to determine if you qualify.

MainePERS manages retirement-related benefit programs for more than 50,000 people who currently serve Maine people through public sector employment and nearly 50,000 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 visit [211maine.org](https://211maine.org).



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 **MainePERS**  
PUBLIC EMPLOYEES RETIREMENT SYSTEM

**DISABILITY RETIREMENT  
FOR PUBLIC SECTOR  
EMPLOYEES**

**Qualifying for  
Disability Retirement**

### *Disability Retirement is...*

...a retirement benefit that Maine Public Employees Retirement System (MainePERS) administers for most public-sector employees.

### *To qualify...*

...medical evidence must show that one or more conditions exists, that there are limitations associated with the condition(s) making you unable to perform the essential functions of your job with reasonable accommodation, and that the limitations can be expected to be permanent. MainePERS will help you understand all the criteria.

### *Talking with your healthcare provider...*

...is an essential step toward understanding the examinations and tests that have been or need to be performed. Your conversations, test results, and healthcare provider's conclusions regarding your symptoms should be noted in the records that make up your medical file.

### **Questions to discuss with your healthcare provider...**

- ☐ What it is about your job that you feel unable to do - describe it to your healthcare provider.
- ☐ Is there a medical condition that could be causing or contributing to you feeling unable to do your job? What's the name of the condition?
- ☐ Was a test or evaluation performed to confirm the diagnosis of that condition? Is the diagnosis identified in your records? Are the test results and clinical notes supporting it in there also?
- ☐ What is it about the symptoms that go along with your medical condition that are causing you to be unable to do your job?
- ☐ Are those symptoms typically associated with your medical condition?
- ☐ Can the symptoms that prevent you from doing your job be expected to last forever? Do your records say why?
- ☐ Is there treatment that is typically recommended to reduce or eliminate the symptoms you have? Have you tried all those treatments and is that clear in your records?
- ☐ What is in your records regarding how you have responded to treatment?
- ☐ Is it clear in your records that conclusions are based on medical evidence?