

Disability

MEABF of CHICAGO

Disability Benefits

Which Benefit is Right for You?

Active members of the Municipal Employees' Annuity and Benefit Fund of Chicago who become disabled are entitled to one of two types of disability benefits under certain qualifications.

In both instances to receive full benefits, employees are responsible for applying for benefits with the Fund within one year of the date of disability.

In order to collect disability payments, a member must be in a "no pay" status and on an approved leave from the employer.

Ordinary Disability Benefit provides a benefit payment equal to 50% of salary at the

date of actual disability and is for illness or injury which occurs outside of a member's employment. The benefit payment period begins after the employee is off from work for 30 days.

Duty Disability Benefit provides for work related injuries, a benefit of 75% of salary on the date of injury less amount received from Workers' Compensation. (MEABF payment usually 8 1/3% of salary). The benefit payment period begins on the first work date for which employee fails to receive pay. Prior to any benefit being paid by the Fund, a Workers' Compensation claim must be approved.

Universal Requirements



1. Qualifying participant at the time of injury/ illness.
2. Disabled at the time of application and during the entire benefit period.
3. Subject to physician examination and Retirement Board approval.
4. Not receive *any portion* of salary from the employer.
5. Not be employed by any Illinois public body supported by taxation while in receipt of disability benefits from the Fund.
6. Compensation from outside private employment **MUST** be disclosed to the Fund.
7. Employee must apply for disability benefits with the Fund to receive pension credit while on disability.

There are universal eligibility requirements for both Ordinary and Duty Disability Benefits.

Please see the Fund's website

www.meabf.org

to download the Disability Booklet.

Contact the Fund's Disability Section at 312-236-4700 to speak with a representative and learn how to apply.