DISABILITY RETIREMENT

A member of either Retirement System is eligible to apply for disability retirement if he or she becomes permanently incapacitated for duty, after completing five years of earned service or on the first day of service if injured in the course of performing his or her job duties.

Disability Benefits

Calculation of benefits under the South Carolina Retirement System (SCRS) is based on:

1. The average of the 12 highest consecutive quarters of earnings (income on which retirement contributions have been made).
2. Service Credit (this includes service credit projected through age 65). No discount is applied for lost contributions.

Calculation of benefits under the South Carolina Police Officers Retirement System (PORS) is based on:

1. The average of the 12 highest consecutive quarters of earnings (income on which retirement contributions have been made).
2. Service Credit (this includes service credit projected through age 55. No discount is applied for lost contributions.)

At the time of application, each member is offered his or her choice of the maximum allowance or several optional plans which provide reduced benefits to the retiree, plus some protection to a beneficiary. Official estimates from either Retirement System may be obtained by contacting the University’s Office of Human Resource Management.
Applications for disability retirement under both Retirement Systems are required to be on file in the South Carolina Retirement System Office at least 30 days but not more than six months prior to the effective date of retirement. For the employee’s protection, the employee or his or her supervisor should give consideration to filing an application for disability retirement early if a disabling condition exists. Applications may be filed on behalf of an employee by the University’s Office of Human Resource Management.

Post-Retirement Employment

Post-retirement employment may be allowable after disability retirement; however, limitations apply. Contact the Office of Human Resource Management for details of these limitations.