



Chicago Teachers'  
Pension Fund

**The Chicago Teachers' Pension Fund (CTPF) can help secure your future if you become wholly and permanently disabled. CTPF offers two types of disability benefits:**

- Duty Disability
- Disability Retirement Pension



# UNDERSTANDING DISABILITY BENEFITS

## Duty Disability Benefit

If you are under age 65 and incur an injury that leaves you wholly and presumably permanently incapacitated for work as the result of injuries sustained or a hazardous condition encountered while performing work in the scope of your duties (and is not the result of your own negligence), you may be entitled to a duty disability benefit. In order for CTPF to consider your application, you must also file an application with the Illinois Workers' Compensation Commission. Your application to CTPF must be made within 6 months of the occurrence of the disability or within 6 months of the date of settlement from the Illinois Workers' Compensation Commission.

At least two physicians appointed by the CTPF Board of Trustees (CTPF Board) must certify your disability claim. The CTPF Board will review the physicians' reports and vote to approve or deny a duty disability application.

## How is the Benefit Calculated?

If your application is approved, CTPF will pay 75% of your salary, payable until you reach age 65. You will continue to earn service credit until you reach age 65. Your benefit will be offset by any amount you receive from the Illinois Workers' Compensation Commission. At age 65, your duty disability benefit will cease. You will receive a retirement pension based on your final average salary and service acquired through that date.

## Disability Retirement Pension

If you become wholly and permanently disabled as a result of illness or injury not related to your job, you may be eligible for a disability retirement pension. You must have at least 10 years of service credit, and the application must be made within three years of the date of your last CTPF contribution.

Your personal physician and at least two physicians appointed by the CTPF Board must certify your disability claim. The CTPF Board reviews the physicians' reports and votes to approve or deny a disability retirement pension application.

## How is the Benefit Calculated?

If your application is approved, CTPF will calculate the pension you have earned based on your salary, your service credit, and your Tier I or Tier II status. A disability pension is payable for your lifetime, provided you remain totally and permanently disabled.

## How to Apply for a Disability Benefit

Call Member Services at 312.641.4464 to request an application. The application includes instructions and an explanation of the required documentation. Once you submit an application the review and approval process can take five months or longer.

## Cancellation of a Disability Benefit

If your medical condition improves and you are able to return to duty, your disability benefit will immediately cease. The CTPF Board requires periodic recertification of your eligibility for benefits.

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