Disability

2026 KPERS Employer Conference

Presenters:

Marais Johnson-Herl, Benefits Manager
Elaine Gaer, Administrative Officer
Alex Foster, Benefits Analyst

October 30, 2026

KPERS

Do's and Don't's of Disability

Do	Don't
Report disability when member has physically left work.	Don't wait until member is no longer receiving pay.
Report "last day on payroll" as the last day member earned compensation.	Don't report the last day on payroll as the actual pay date.
Report the hourly rate as of member's last physical day at work.	Don't report the hourly rate as of the member's last day on payroll.



KPERS Long-Term Disability Plan

KPERS Long-Term Disability Plan

Plan Sponsor

Kansas Public Employees Retirement System

Policy Number GLD2006

Effective Date January 1, 2006

KPERS Long-Term Disability Plan

Eligibility

- All active members in a covered position.
- Active Board of Regents
- All active members eligible for retirement.
- Eligible employees of the University of KS Hospital Authority
- Legislators and unclassified employees on their staff
- State officers in the State's Deferred Compensation Plan and unclassified employees on their staff

KPERS Long-Term Disability Plan

Ineligible

- All employees in non-covered positions
- KPERS retirees
- KPERS retirees Working After Retirement

KPERS Long-Term Disability Plan

Administrator

Davies Life and Health Inc.

KPERS Long-Term Disability Plan

KPERS Long-Term Disability (LTD) plan provides:

- Financial protection by replacing a portion of the member's income if they become disabled as the result of an **injury** or **sickness**.
- A death benefit to the member's **beneficiary** should the member die while the claim is pending approval or receiving long-term disability benefits.
- Ability to continue earning **service credit**.

KPERS Long-Term Disability Plan

KPERS Long-Term Disability (LTD) plan provides:

- Monthly disability benefits.
- Membership protection.
- Basic Group Life Insurance coverage.
- Optional Group Life Insurance at the current group rate.

KPERS Long-Term Disability Plan

Plan Highlights

Disability Definition	• From own occupation first 24 months • From any occupation after 24 months
Benefit Amount	• 60% of current compensation
Benefit Minimum	• $100 per month
Benefit Maximum	• $5,000 per month
Rehabilitation Benefit	• 24-month maximum
Limited Benefit Periods	• None for biologically-based mental health conditions • Other mental health conditions = 24 months • Substance abuse conditions = 24 months
Maximum Benefit Period	• Before age 60, the period remaining to age 65 or retirement, whichever happens first. • At or after age 60, a period of five years or retirement, whichever happens first

Benefit Payments

After approval, benefits begin once:

- Employee completes 180 continuous days of total disability

  AND

- The member ceases to draw compensation from the employer.

Returning to Work



If employee attempts to return to work for up to **30 working days** during waiting period and again becomes disabled from same cause, waiting period will be **extended** by the number of days worked.

Benefit Deductions

Disability benefits will be reduced if the member receives or is eligible to receive income from any of the following sources:

- Social Security Primary Disability or Retirement benefits.
- Worker's Compensation benefits
- Railroad Retirement Board Disability or Retirement benefits
- Other disability benefits from any other source by reason of employment
- Earnings from any form of employment
- Earnings from eligible rehabilitative employment

Disability Payments

EXAMPLE

$3,000/month salary

KPERS Disability Benefit	$1,800
Social Security Benefit	-$1,750
Balance	$50*

KPERS will pay minimum of $100

KPERS Long-Term Disability Plan

Publications

Long-Term Disability Handbook





Report Disability

Report Disability

DO

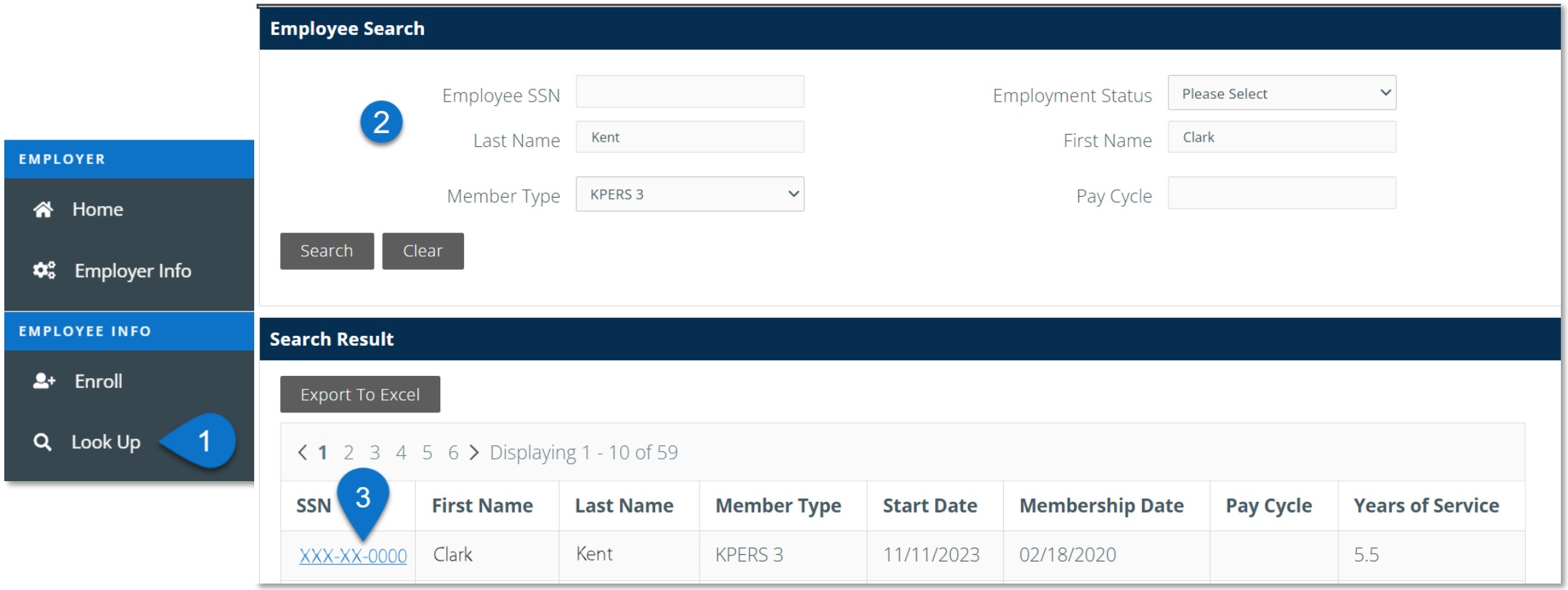
When the member's injury or illness has become a disabling event,

- Report the disability on the Employee page in **Employer Web Portal before** putting member on Leave of Absence.
- The**180-day** waiting period begins the day after their physical last day at work.

Examples of a Disabling Event

Heart attack/stroke
Cancer
Brain tumor
Back injury
Brain injury
Muscular Dystrophy
Mental health
Major surgeries

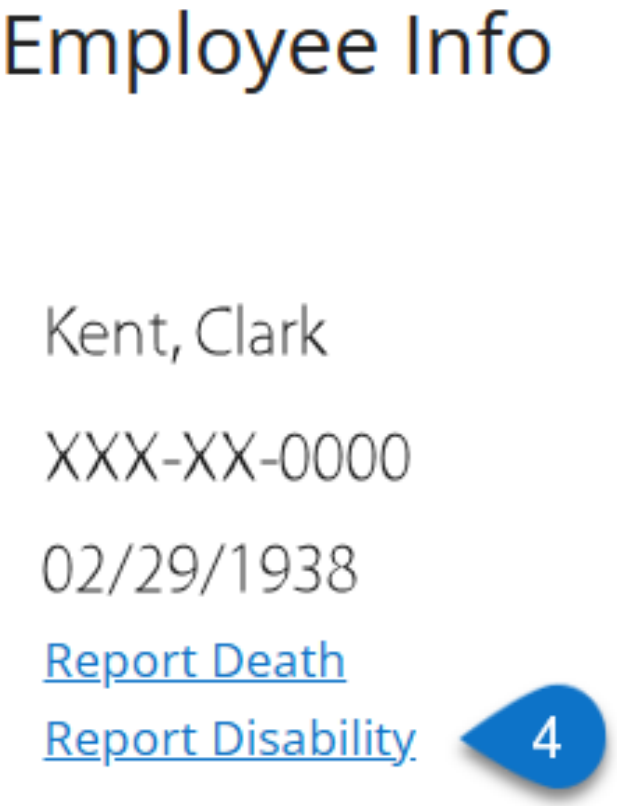
Report Disability



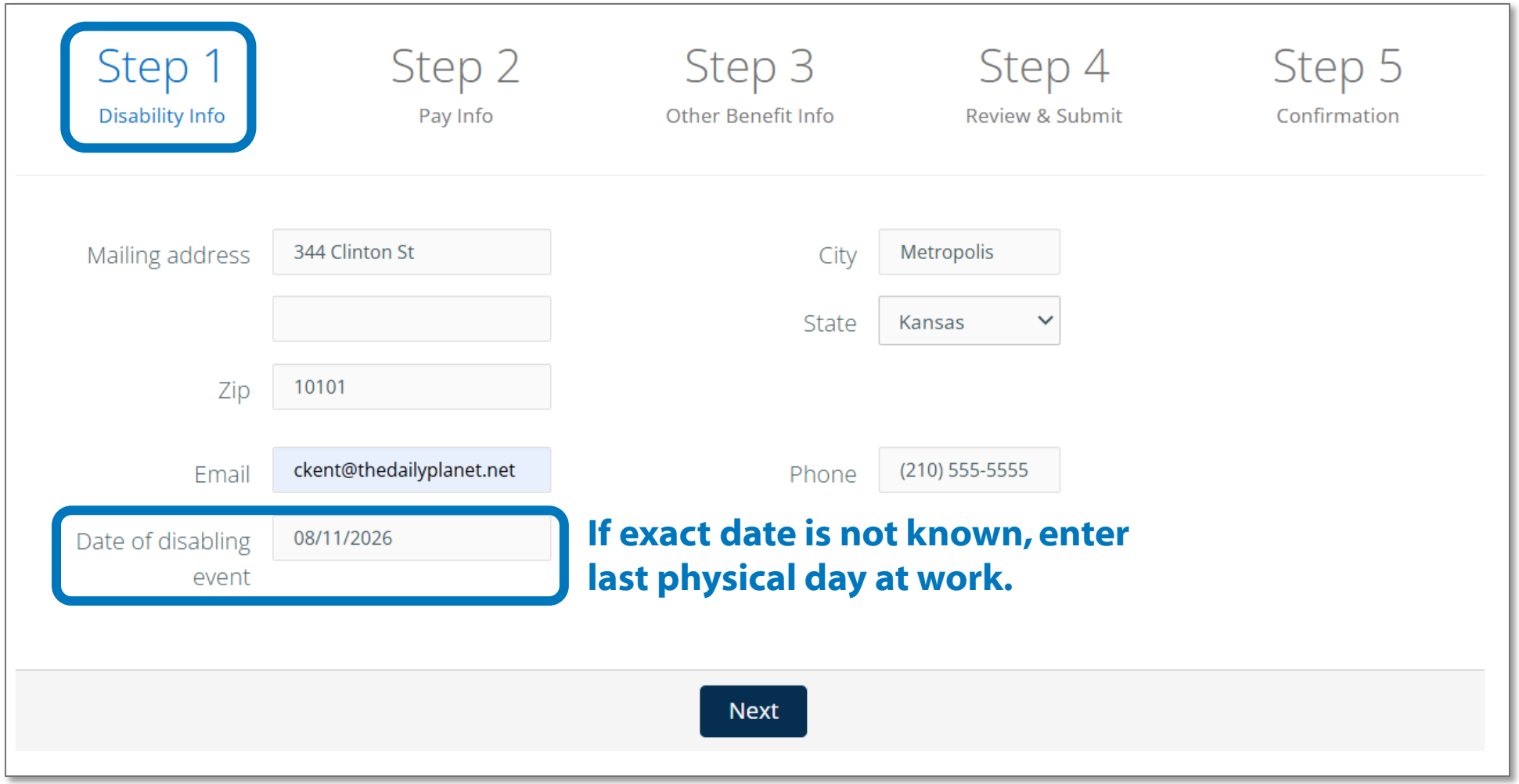
Report Disability

DO

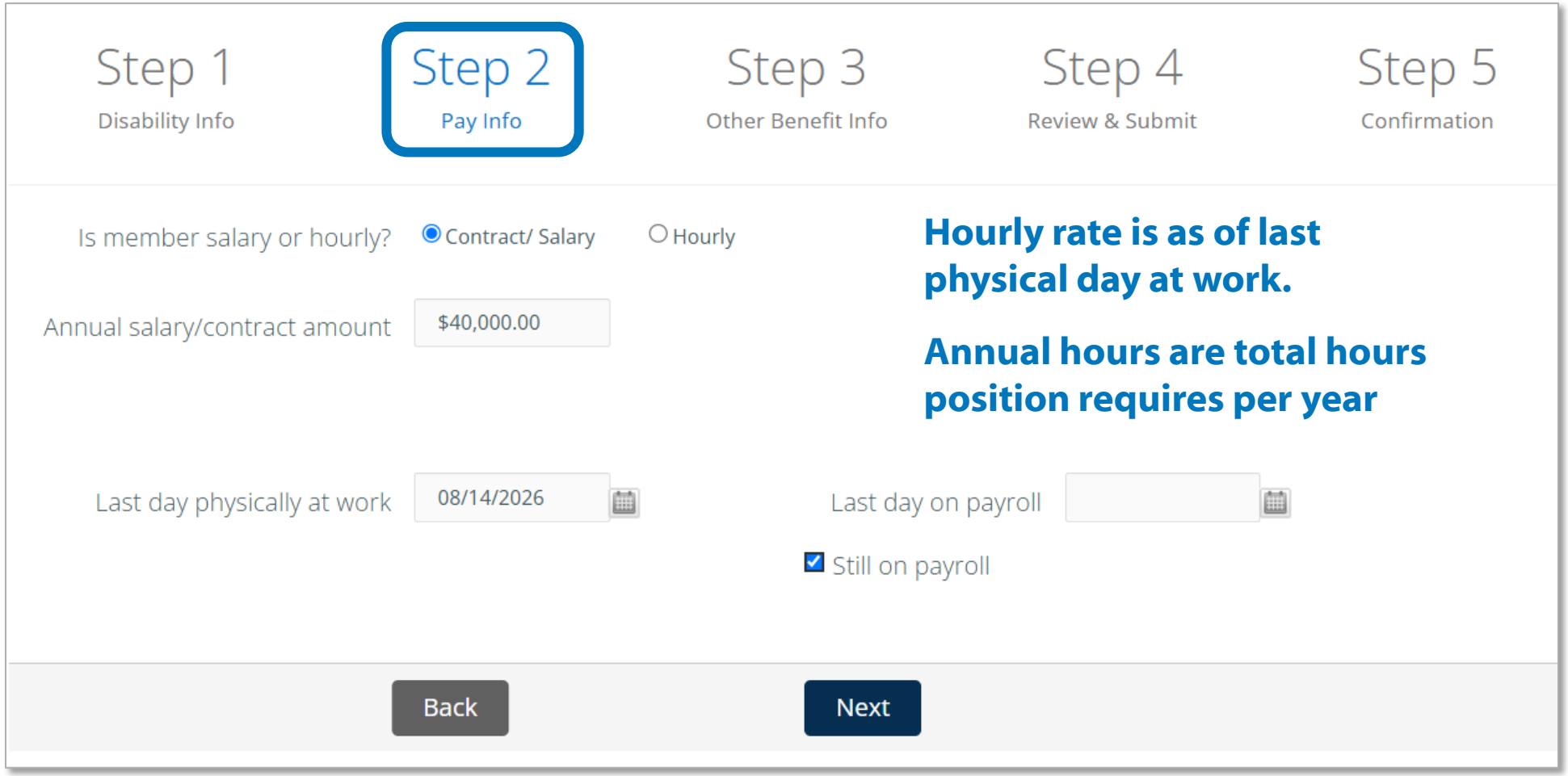
Report Disability before entering an end date or a leave of absence.



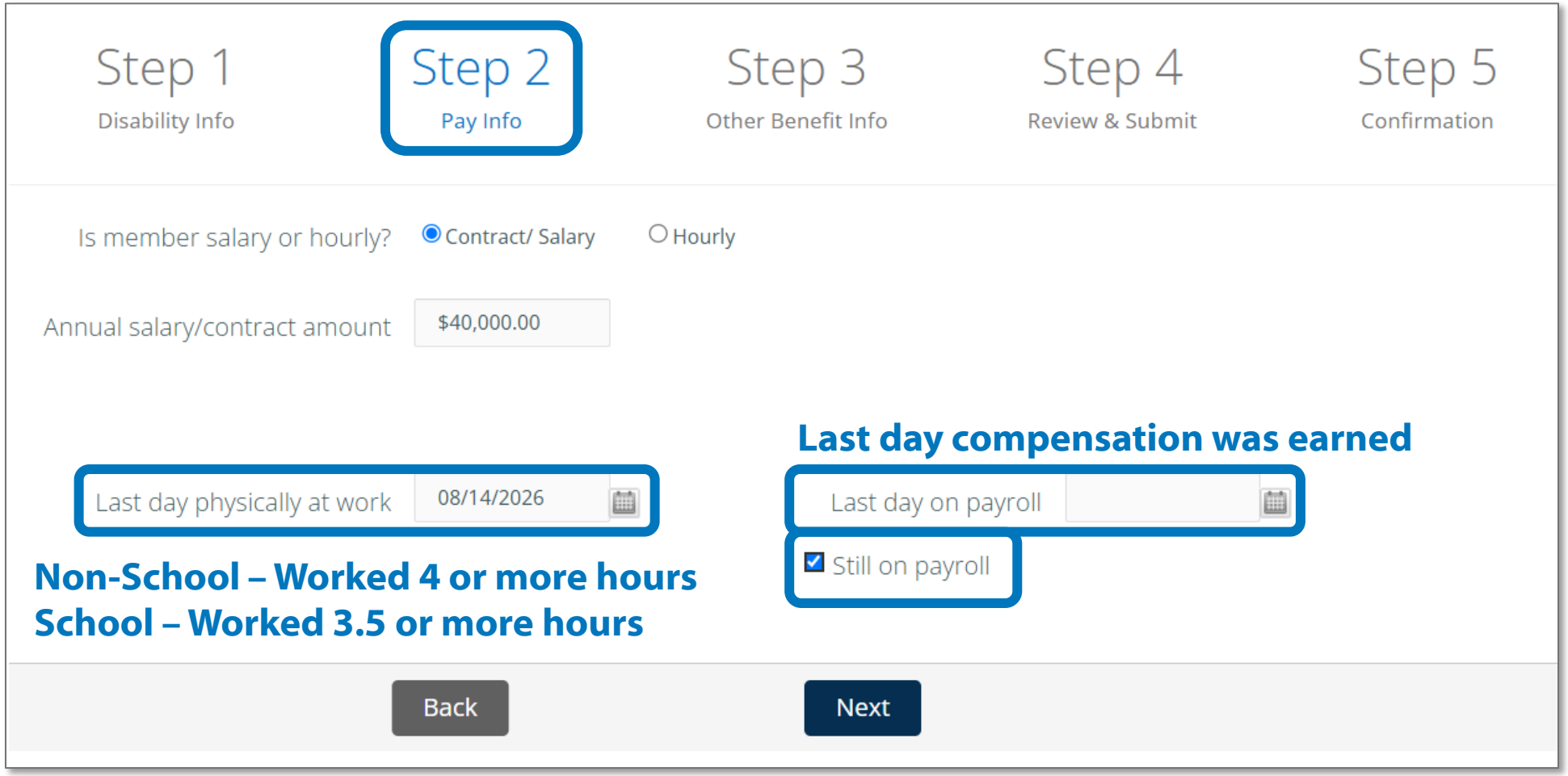
Report Disability – Step 1 (Disability Info)



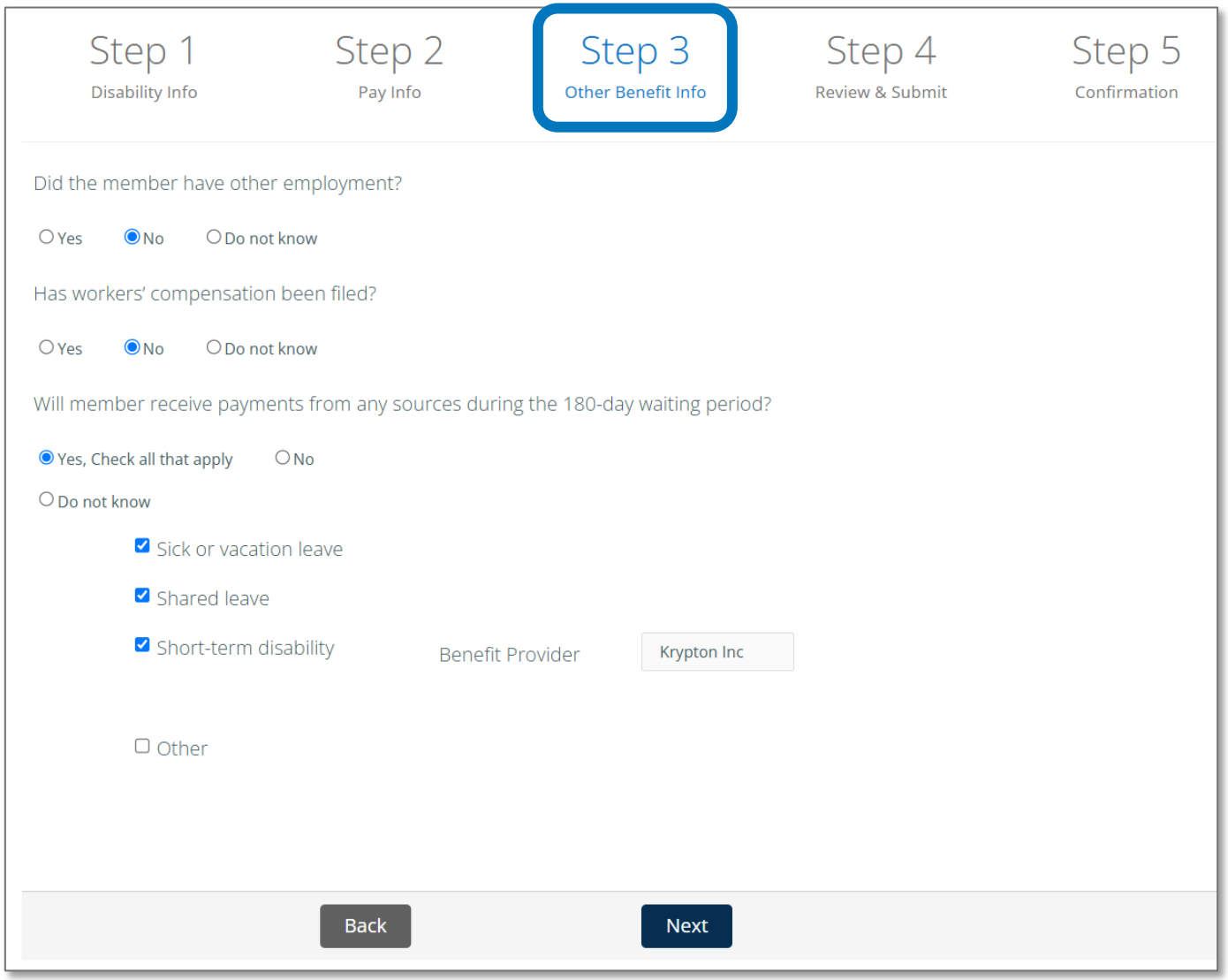
Report Disability – Step 2 (Pay Info)



Report Disability – Step 2 (Pay Info)



Report Disability – Step 3 (Other Benefit Info)



Report Disability – Step 4 (Review & Submit)

Step 1 Disability Info | Step 2 Pay Info | Step 3 Other Benefit Info | **Step 4 Review & Submit** | Step 5 Confirmation

Disability Info

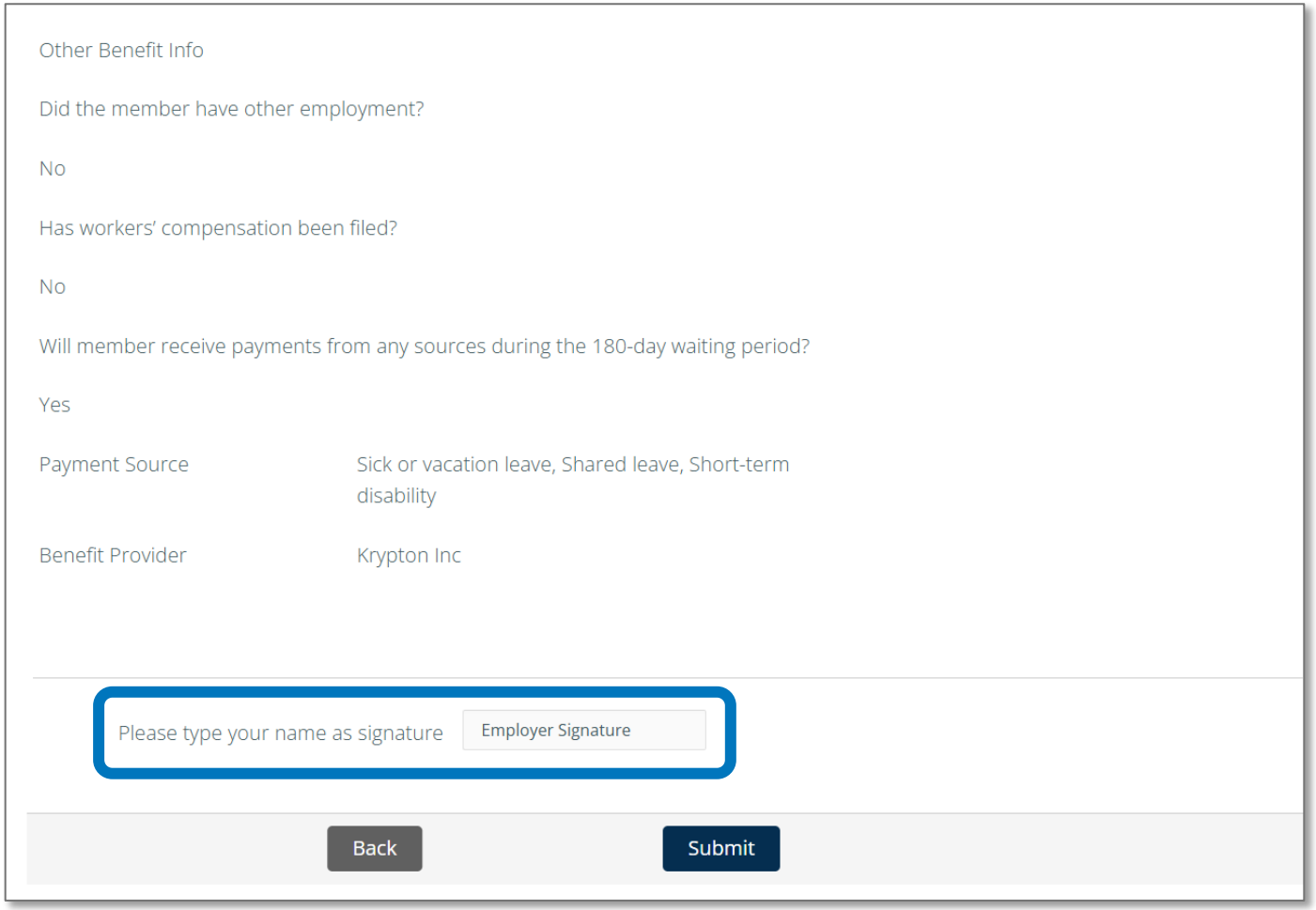
Name	Clark Kent	SSN	XXX-XX-8822
Date of birth	10/30/1999	Plan	KPERS
Mailing address	344 Clinton St	City	Metropolis
State	Kansas	Zip Code	10101
Email	ckent@thedailyplanet.net	Phone	(201) 555-5555
Date of disabling event	08/11/2026		

Pay Info

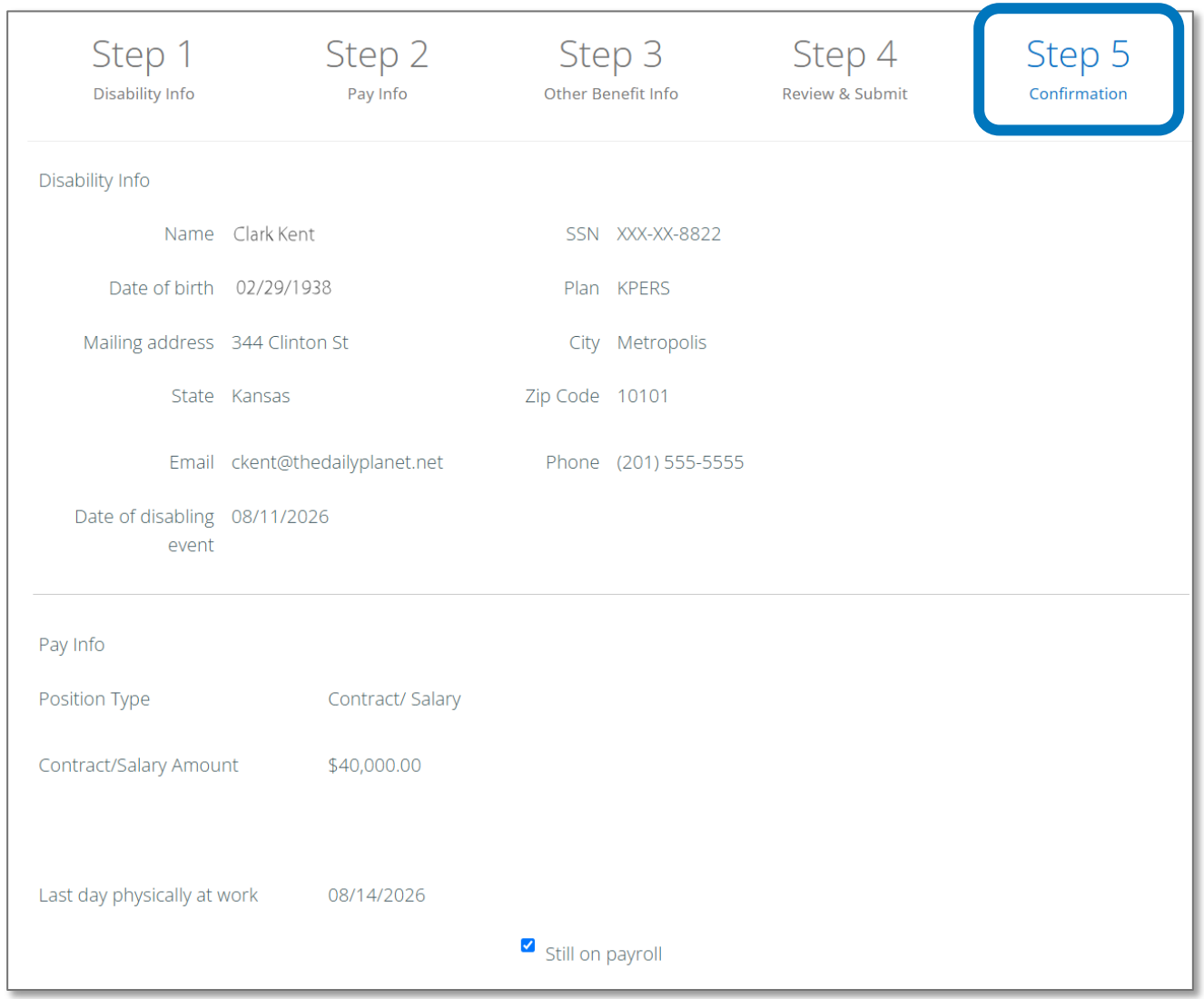
Position Type	Contract/ Salary
Contract/Salary Amount	$40,000.00
Last day physically at work	08/14/2026

☑ Still on payroll

Report Disability – Step 4 (Review & Submit)



Report Disability – Step 5 (Confirmation)



Step 1 Disability Info | Step 2 Pay Info | Step 3 Other Benefit Info | Step 4 Review & Submit | Step 5 Confirmation

Disability Info

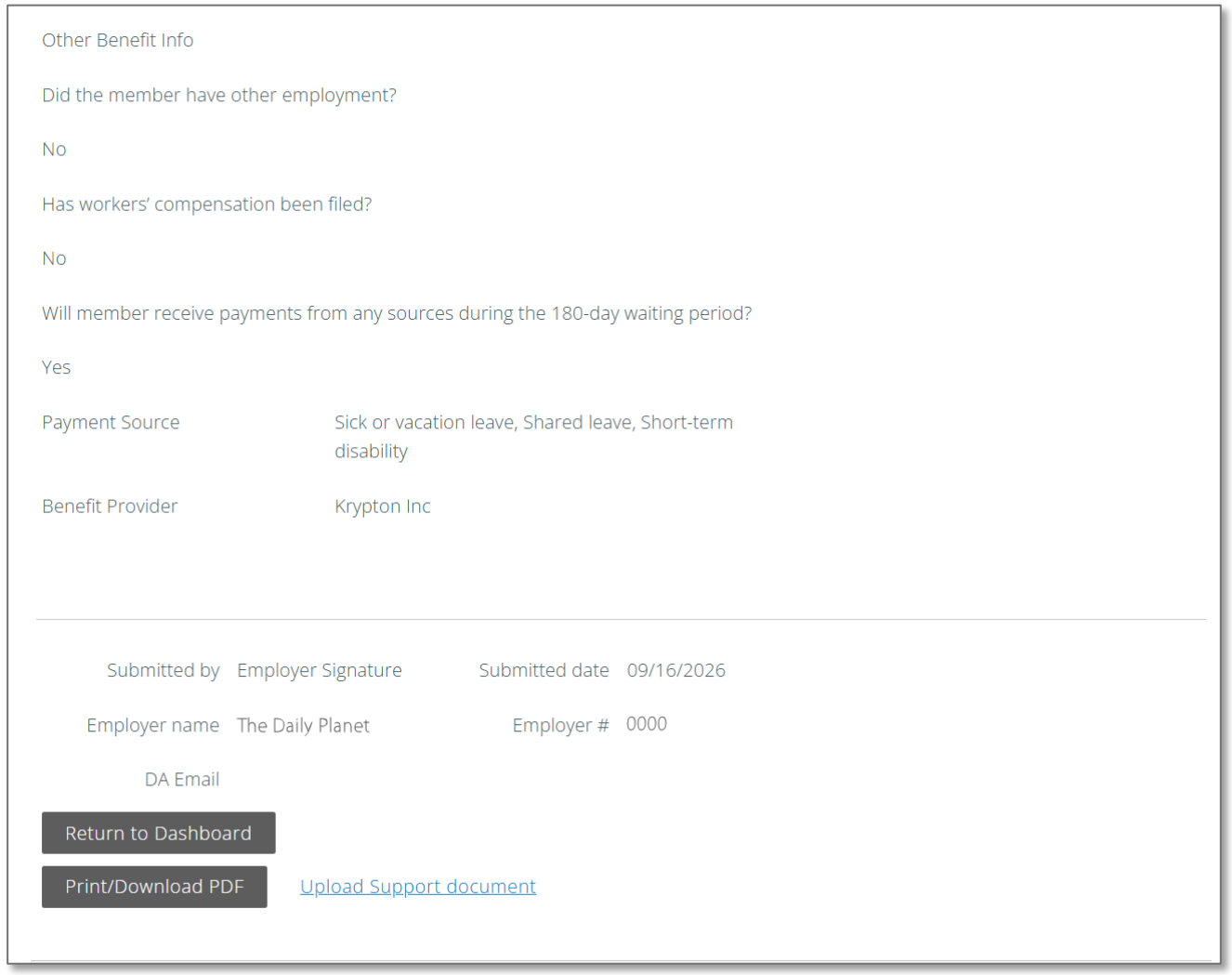
Name	Clark Kent	SSN	XXX-XX-8822
Date of birth	02/29/1938	Plan	KPERS
Mailing address	344 Clinton St	City	Metropolis
State	Kansas	Zip Code	10101
Email	ckent@thedailyplanet.net	Phone	(201) 555-5555
Date of disabling event	08/11/2026		

Pay Info

Position Type	Contract/ Salary
Contract/Salary Amount	$40,000.00
Last day physically at work	08/14/2026

☑ Still on payroll

Report Disability – Step 5 (Confirmation)



Other Benefit Info

Did the member have other employment?

No

Has workers' compensation been filed?

No

Will member receive payments from any sources during the 180-day waiting period?

Yes

Payment Source	Sick or vacation leave, Shared leave, Short-term disability
Benefit Provider	Krypton Inc

Submitted by	Employer Signature	Submitted date	09/16/2026
Employer name	The Daily Planet	Employer #	0000
DA Email			

Return to Dashboard

Print/Download PDF Upload Support document



Leave of Absence

Leave of Absence

Leave of Absence is not used until employee is earning 50% or less in compensation.

- Regular pay
- Sick and vacation leave
- Shared leave

End date will be last day employee earned compensation through regular wages or earned leave.

Reason Code: Leave of Absence.

kspers.gov/employers/manual/leavingemployment

Leave of Absence

Employee's Health

Situation: Member on leave of absence is earning **50% or more** of full pay.*

Employer Steps:

1. Leave member on payroll.
2. Deduct KPERS contributions from member's salary.
3. Deduct optional insurance premiums if member has coverage.

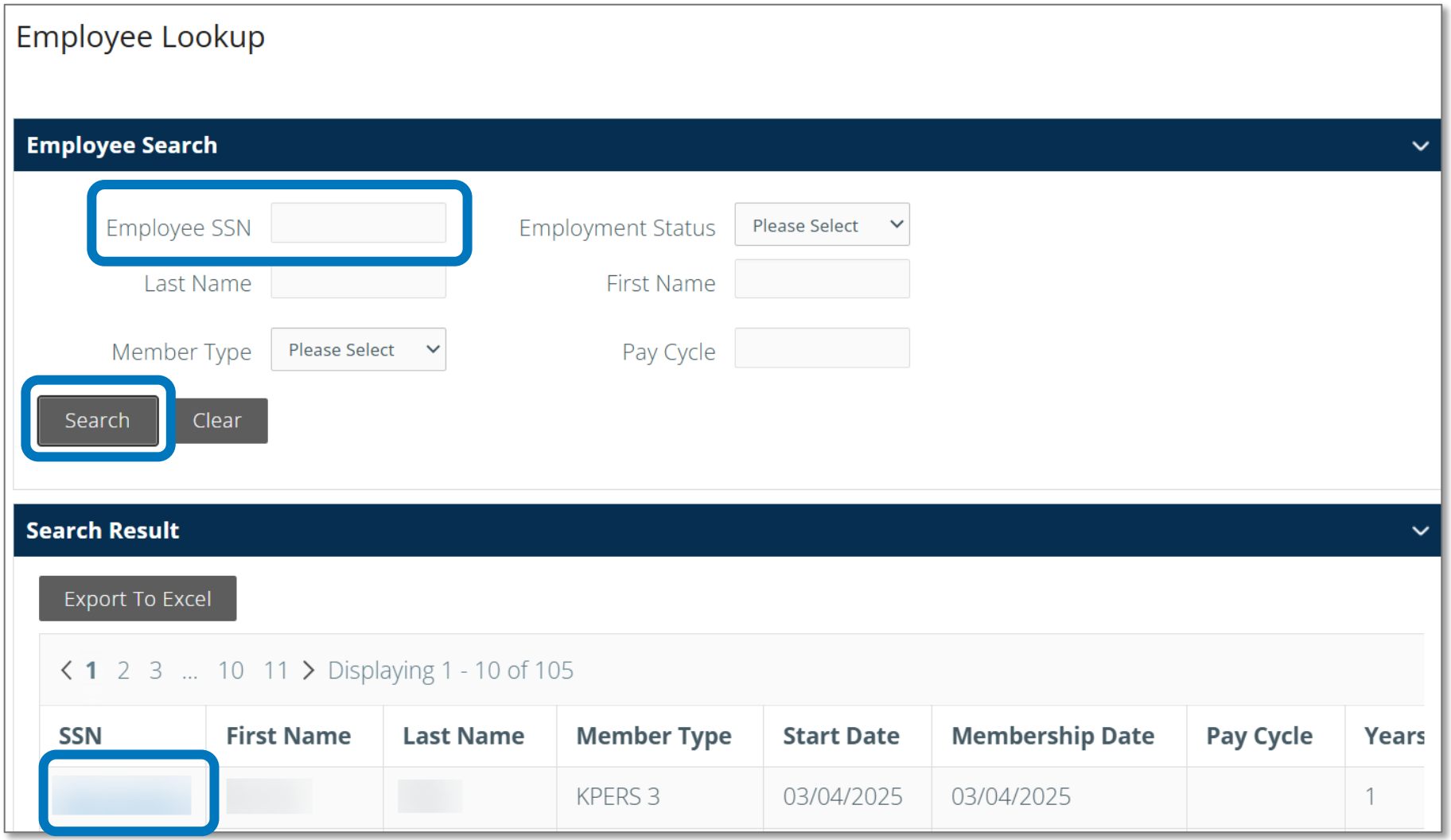
*Full pay is based on regular pay, accumulated sick leave, accumulated vacation, or any combination. Full pay does not include workers' compensation.

Situation: Member on leave of absence is earning **less than 50%** of full pay for **10 consecutive days**.

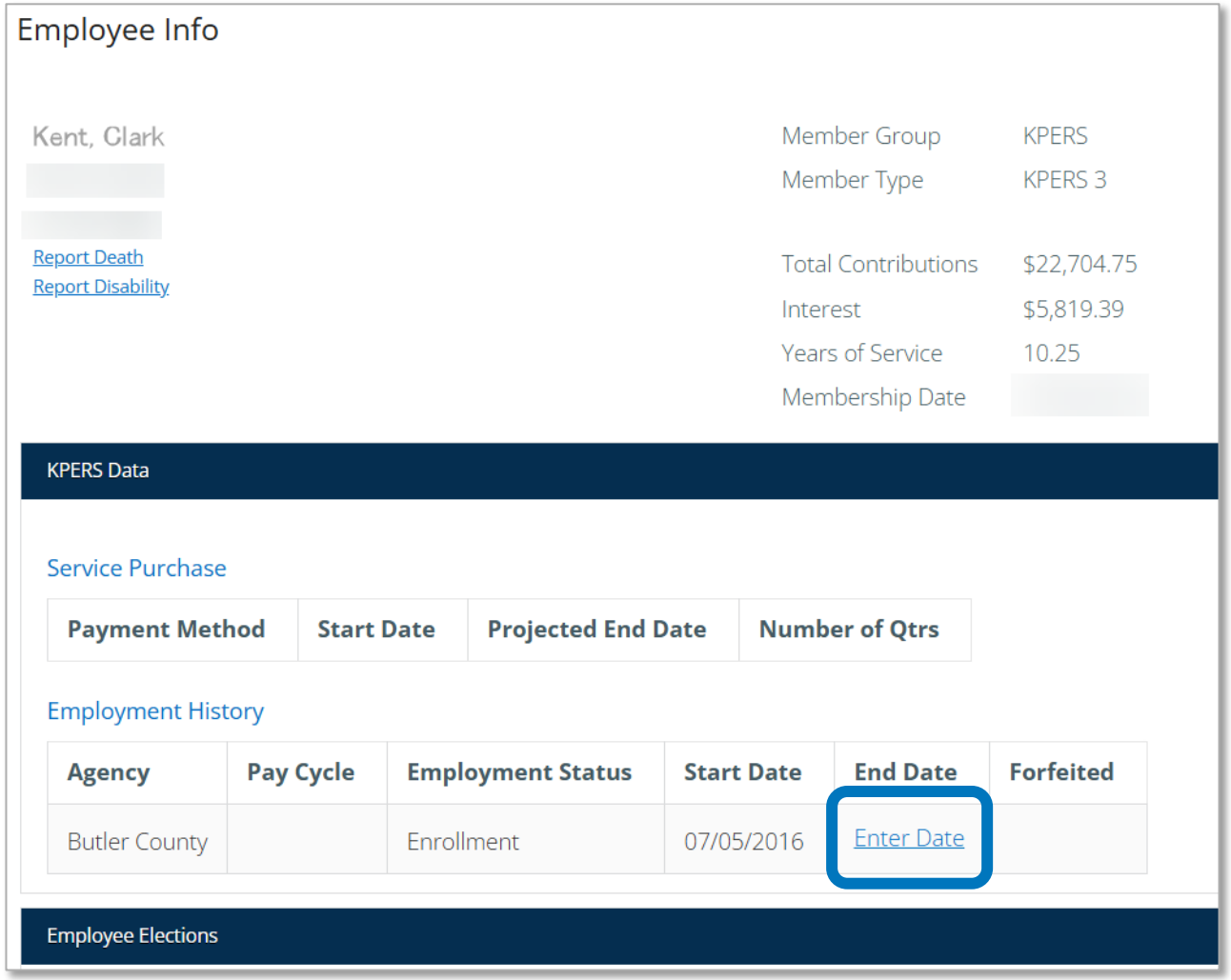
Employer Steps:

1. Give member Leaving Employment Flyer.
2. Login to employer web portal (EWP).
3. Report disability in portal.
4. Enter end date and select "Leave of Absence" as reason when member is no longer receiving compensation. Quick Vid: End Dates
5. Give member Optional Life Insurance Continuation form (KPERS-79C).

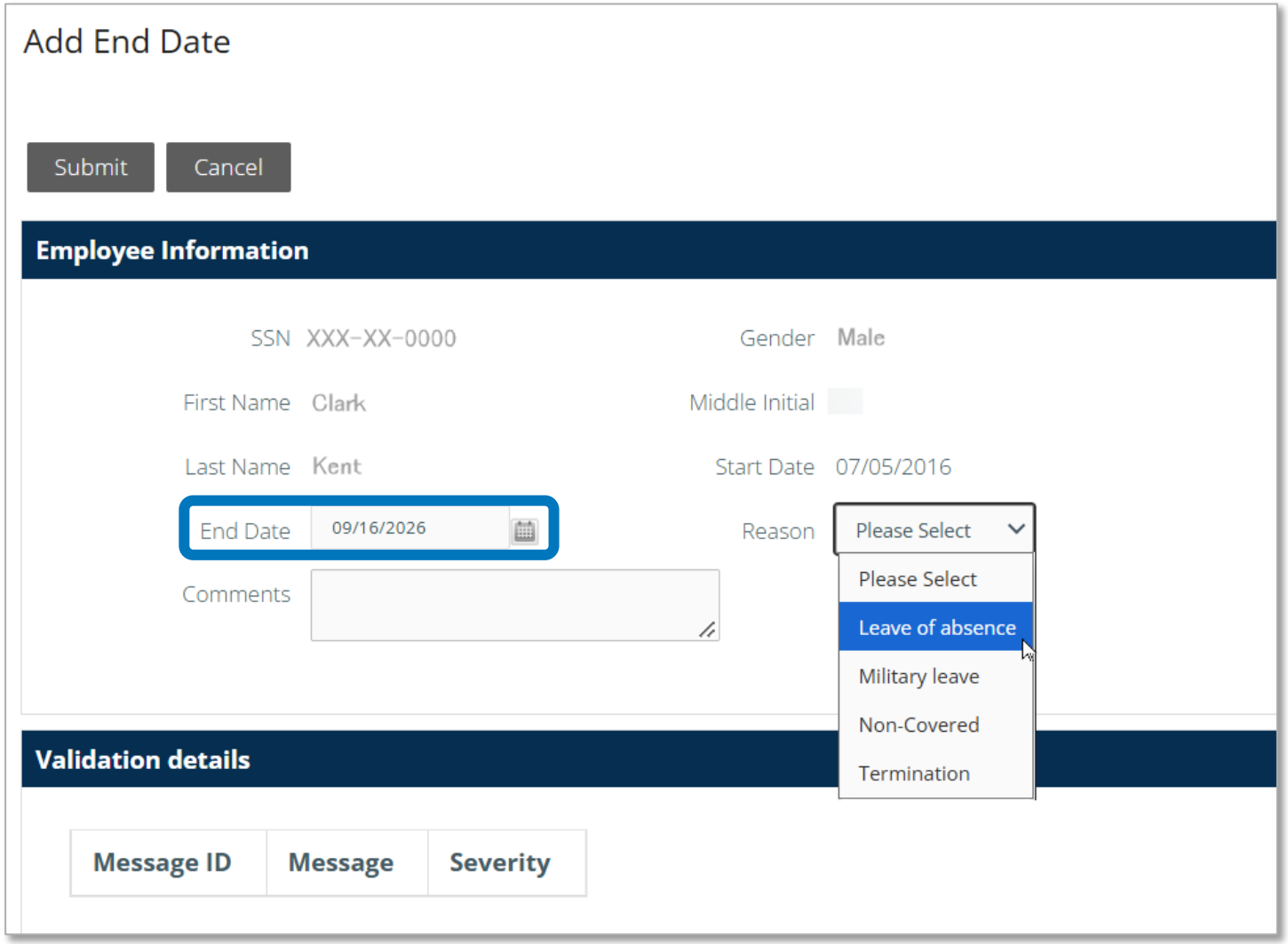
Leave of Absence



Leave of Absence



Leave of Absence



Do Not Put Member On Leave of Absence

- Earning 50% or more of compensation
- Short-term disability paid by the employer

Do not report Workman's Compensation payments to KPERS.

Reportable Compensation

- Regular Wages
- Used Sick Leave
- Used Vacation Leave
- Shared Leave

Shared Leave



Withhold KPERS:

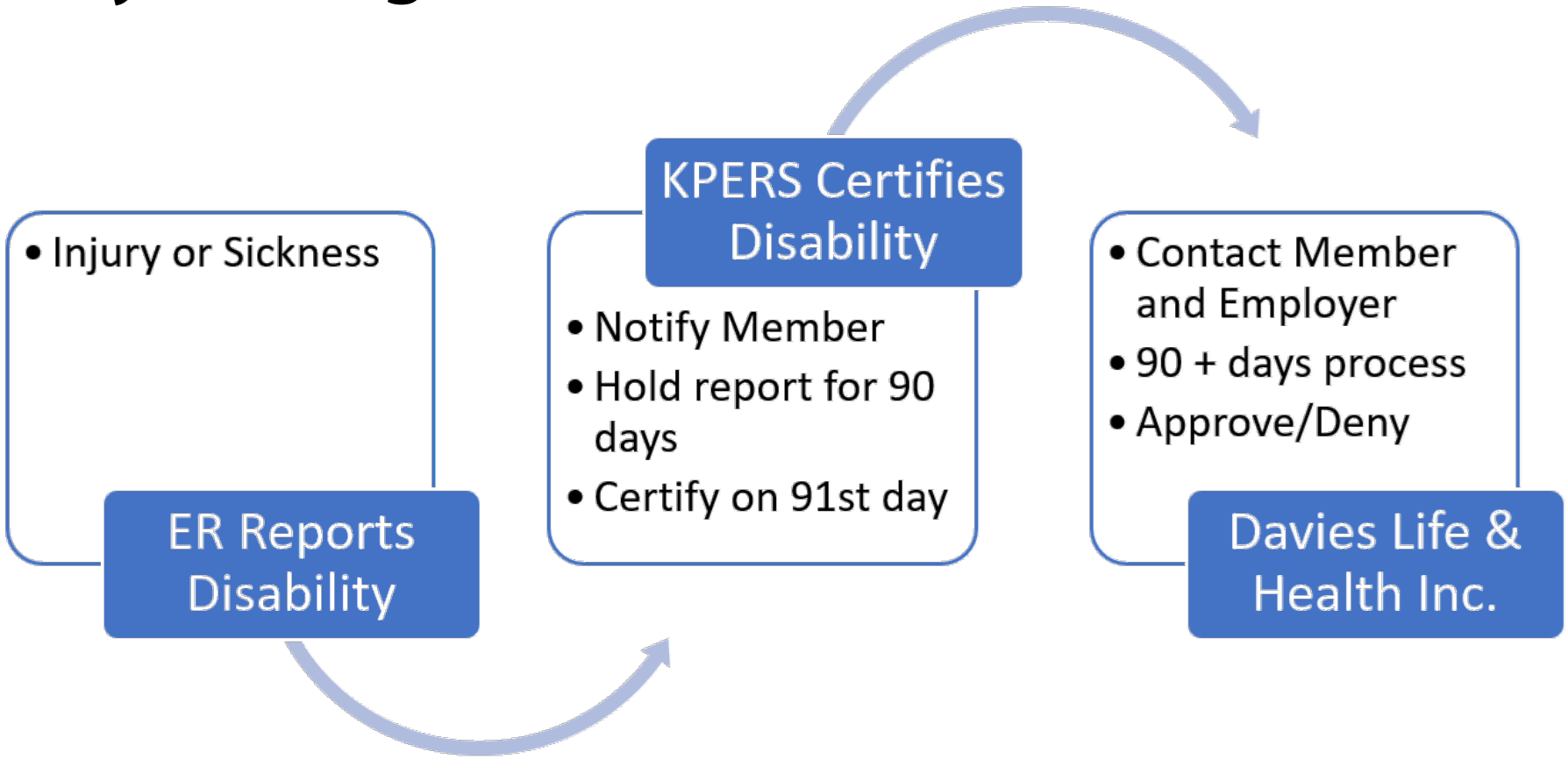
- Withhold KPERS if shared leave goes back to the first day member was on LOA.
- Do NOT withhold KPERS if shared leave does not go back to the first day member was on LOA.



Application Timeline

Application Timeline

180-Day Waiting Period



Application Timeline

KPERS

March 17, 2025

Name
Address
City, State and Zip Code

Dear

This office has been informed that you may have a health condition that prevents you from returning to a KPERS position, and your absence is expected to last for at least 180 continuous days. This could qualify you for KPERS long term disability benefits. These benefits are described in detail in the enclosed summary plan description. The summary plan description is also available on our website at www.kpers.org under Publications.

How do I apply for benefits?
Davies Life & Health, Inc. (DLH) will provide claim forms for this benefit before the end of the 180-day waiting period. You, your employer, and your physician(s) must complete and return these forms to DLH before a determination is made concerning your benefits.

The KPERS disability income benefit is reduced by social security disability or retirement benefits, Worker's Compensation, and any other disability benefit by reason of employment. You are required to apply for social security benefits. We suggest you contact your local social security office now to begin the application process. DLH will request the status of your social security application during their determination process.

If you have any questions, please contact this office.

Sincerely,
Member Services Staff

Enclosure (1/17)
cc: KPERS Affiliated Employer

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Disability Administrator

Disability Administrator

Davies Life and Health, Inc.
1500 Main Street, Suite 1400
Springfield, Massachusetts 01115

Third Party Administrator of Disability

New Notice Claim Documentation

Davies



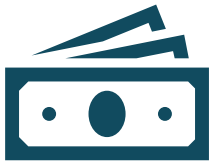
Information from the Member

Completed Member Statement

Signed Authorization

Financial Information about other income

Claimant Interview



Information from the Employer

Completed Employer Statement

Job Description with Physical Demands

Other Employer Benefit Information such as workers' compensation, short term disability

Last day on payroll

Return to work periods

Performance issues



Information from the Physician

Completed Physician Statement

Medical Records

Restrictions and Limitations

Potential Return to Work Date

Disability Administrator

New Notice Claim Documentation

KPERS

Toll-Free	1-888-275-5737
Email	employers@kspers.gov

Davies

Toll-Free	1-844-762-6447
Mail	1500 Main St, Suite 400 PO Box 15189 Springfield, MA 01115-5189

Thank You!



Questions