

# Protect yourself

If you encounter an unexpected illness or injury, Colorado PERA's disability program can help.

*Eligible PERA members have automatic access to PERA's disability program and there's no cost to you—it's an included benefit. This program is in addition to any other coverage you may have through your employer.*

when the unexpected hits.

*Don't wait to apply*

## HOW PERA'S DISABILITY PROGRAM WORKS

Below is a summary of the key elements of PERA's disability program, please review PERA's comprehensive *Disability Program* booklet for complete details.



**You have a 90-day deadline to apply**

You must apply within 90 days of your termination from your employer. But, you don't need to wait to apply until you leave employment. You can apply while you're working, on a leave of absence, or receiving workers' compensation or disability benefits from your employer's plan.



**You must have at least five years of earned PERA service credit**

The law requires a member to have at least five years of earned service credit in the PERA defined benefit plan, at least six months of which are in the most recent period of membership.



**You can apply by sending your application to PERA**

The *Disability Program Application* is in the *Disability Program* booklet, which is available on PERA's website at [www.copera.org](http://www.copera.org) or you may request a copy by calling PERA's Customer Service Center at 1-800-759-7372.