

MFPRSI

MUNICIPAL FIRE & POLICE
RETIREMENT SYSTEM OF IOWA



Retirement Resources Disability Benefits

Eligibility Requirements and
Applying for Disability Benefits

Disability Benefits

Disability benefits are available to MFPRSI members who can no longer perform their official duties as a police officer or firefighter due to a disabling condition or conditions. The cause of the disabling condition may or may not be job-related, but it must be permanent in nature. The type of disability benefit, either **accidental** or **ordinary**, differs depending on the cause of the disabling injury or illness.

Both types of disability benefits have the following key requirements that must be met in order to receive a disability benefit:

- The disabling injury or illness must be considered as lasting one year or longer.
- You must be considered a “member in good standing.” For a definition of a member in good standing, see page 7.

Your disability pension benefits are not tied to the performance of the stock market. Disability benefits are guaranteed by Iowa Code Chapter 411 and primarily funded through the retirement system’s investment portfolio.



What are the differences between an **accidental** and an **ordinary** disability benefit?

The key difference between an accidental and an ordinary disability benefit is whether your injury or illness meets the definition of accidental under Iowa Code Chapter 411. If you suffer an injury at a definitive time and place as part of your official duties as a police officer or firefighter or are disabled due to a presumed illness, then you are eligible to apply for an accidental disability benefit. An ordinary disability benefit, meanwhile, is provided if your injury or illness does not meet the definition of accidental.

Accidental Disability Benefit



Injured at a specific time and place from official policing or firefighting responsibilities or disabled due to a presumed illness

Ordinary Disability Benefit



Disabled due to an injury or illness not meeting the definition of accidental

Another major difference between accidental and ordinary is the multiplier used to calculate the benefit amount. Accidental uses a higher percentage of your average monthly earnable compensation than ordinary. Also, ordinary has two separate calculations dependent on how many years of service you have accumulated. The calculations used for both types of disability are detailed below:

Accidental Disability Benefit Calculation

The average of your **highest three years** of earnable compensation

$$\begin{array}{r} \times \quad \quad \quad \mathbf{60\%} \\ \hline = \quad \text{Accidental Disability Benefit} \end{array}$$

If you have 5 or more years of service

Ordinary Disability Benefit Calculation

The average of your **highest three years** of earnable compensation

$$\begin{array}{r} \times \quad \quad \quad \mathbf{50\%} \\ \hline = \quad \text{Ordinary Disability Benefit} \end{array}$$

or

If you have fewer than 5 years of service

Ordinary Disability Benefit Calculation

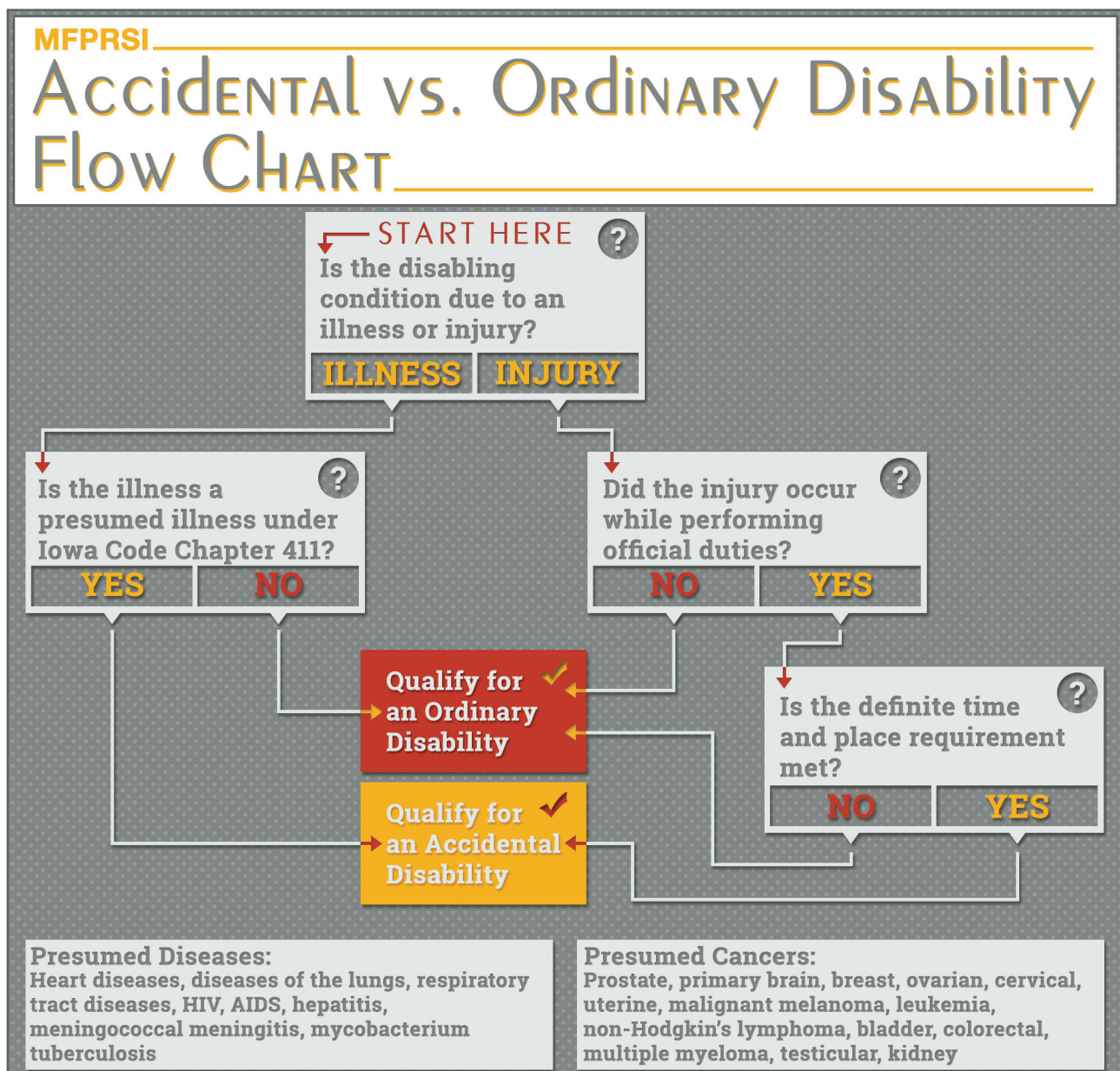
The average of your **highest three years** of earnable compensation

$$\begin{array}{r} \times \quad \quad \quad \mathbf{25\%} \\ \hline = \quad \text{Ordinary Disability Benefit} \end{array}$$

One important thing to note is that if you have earned a service retirement calculation greater than the disability calculation, you will receive the greater option, the service retirement calculation.

Additional Information for Accidental Disabilities

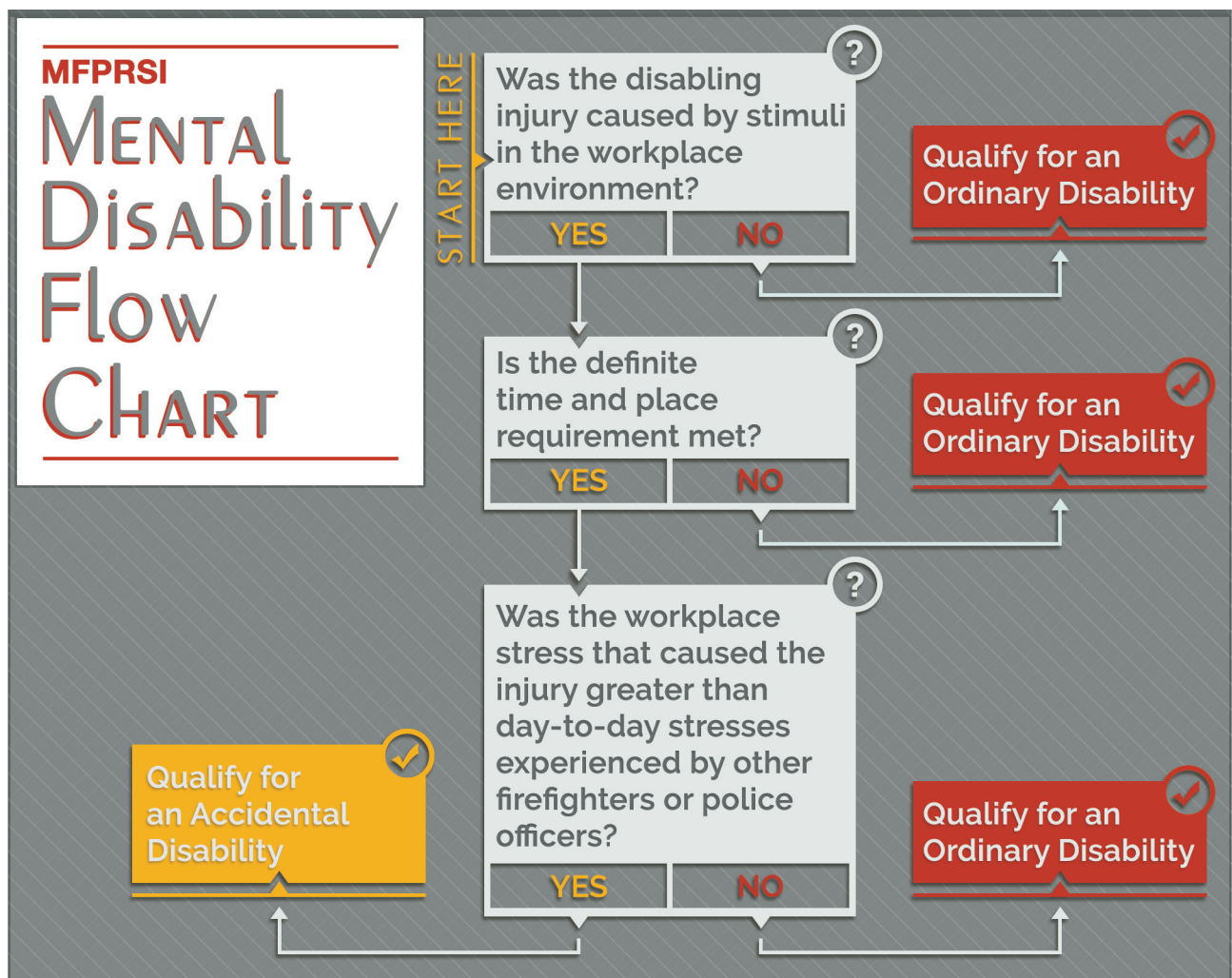
	Accidental Disability	Ordinary Disability
Minimum Age	None	None
Benefit Percentage Multiplier:		
Less than 5 years of service	60%	25%
More than 5 years of service	60%	50%
Is the disabled member eligible for the service retirement multiplier if it is greater than the disability multiplier?	Yes	Yes
Taxability of disability	Partially taxable	Fully taxable
Responsible for medical costs associated with disability	Employing City	Member



Additional Requirements for Mental Disabilities

To be considered accidental, mental disabilities must meet the following 2 qualifications:

1. The disability must be the natural and proximate result of an injury or disease incurred in, or aggravated by, the actual performance of duty at some definite time and place.
2. Meet the "unusual stress" standard. Under this standard, to qualify for accidental disability benefits, the member must establish that the mental injury was caused by stress of greater magnitude than the day-to-day mental stresses experienced by other police officers or firefighters. The "unusual stress" standard is objective (based on the nature of the incident) rather than subjective (based on its effect on the member).



Applying for a DISABILITY RETIREMENT



If you become injured or ill and feel you need to apply for either an accidental or ordinary disability benefit, the following process is what you can expect:

- 1 Initiation of Application** - The process originates with either you, or the chief of your department, completing a disability application.
- 2 Administrative Processing** - We review your completed forms and gather your medical records before forwarding copies to our medical board at the University of Iowa Hospitals & Clinics (UIHC) in Iowa City, IA. The medical board then conducts their review.
- 3 Scheduling of Appointments** - Once your application and all necessary medical records have been forwarded to the medical board, we schedule an appointment for you to be seen by the UIHC medical board in Iowa City.
- 4 Medical Board Examination** - The medical board examines you using tests relevant to your disability. The medical board submits a summary of their findings to MFPRSI as to whether or not you are able to perform the duties as a police officer or firefighter.
- 5 Member and City Comment** - The medical board's findings are distributed to you and to your city's administration for review. You and the city administration have 10 days to forward written statements to MFPRSI pertaining to the medical summary of findings. Further review by the medical board may be granted if relevant information is provided.
- 6 Administrative Determination** - The medical board's letters, supporting medical tests, and your retirement record are reviewed by MFPRSI's executive director, or designee, who ultimately makes a determination on your disability. A letter is sent to you, your department chief, and your city's administration stating the determination.
- 7 Appeal Rights** - You and/or your city's administration may appeal the disability decision in writing within 30 days of the date of the determination letter.
- 8 Appeals Committee** - If you appeal your disability determination, MFPRSI's appeals committee will determine if your appeal is worthy of overturning the administrative determination. The appeals committee is comprised of three members of the Board of Trustees.
- 9 Board of Trustees** - The appeals committee brings its recommended decision to the full Board of Trustees at its next meeting for discussion and decision. The Board of Trustees' decision, on behalf of the retirement system, is distributed to all parties.
- 10 Judicial Review** - If you or any party to the appeal disagrees with the decision of the Board of Trustees, a certiorari action may be filed in district court. The district court's review is limited to questions of law.

What about **pre-existing conditions?**

If you have a pre-existing medical condition and you are applying for a disability retirement, your medical condition is known to exist on the date your membership with MFPRSI began if it is reflected in any record or document completed or obtained as part of MFPRSI's medical protocol (i.e., medical entrance exams) or in any document obtained during the disability application process.

Therefore, if you have a medical condition that meets these criteria, and you are applying for a disability benefit based on an injury or illness that is determined to be pre-existing, you are not eligible to receive a disability benefit from MFPRSI.

What is a **member in good standing?**

You must be considered a member in good standing in order to receive disability benefits from MFPRSI. A member in good standing is a member in service who is not subject to removal by the employing city. Additionally, a member in good standing is not the subject of an investigation that could lead to a removal by the employing city.

The authority to make the decision on whether you are a member in good standing rests with the department chief. He or she determines if you meet the requirements of a member in good standing. If you are not considered a member in good standing, MFPRSI cannot approve your disability application.

MFPRSI'S **DISABILITY BENEFITS**

ADDITIONAL OBLIGATIONS

Once awarded either an accidental or ordinary disability benefit through the provisions of Iowa Code Chapter 411, MFPRSI maintains the right to perform the following:

EARNINGS TEST

If you are under the age of 55 and receiving a disability retirement, you are required to annually submit a complete copy of your federal and/or state of Iowa income tax reporting forms to MFPRSI for the earnings test. Additional documentation may be requested to determine your gross wages. If you are 55 or older, you are not subject to the earnings test.

MFPRSI will review the reports and reduce your monthly disability benefit if your earnings exceed the difference between your disability benefit and one and one-half times the current earnable compensation of an active member at the same rank and pay scale you held at retirement.

MEDICAL RE-EXAMINATION

MFPRSI has the right to review the medical records of all members who are under the age of 55 and who retired on account of disability. MFPRSI holds this right for the purpose of determining which members should be medically re-examined for possible return to active employment.

WHAT IF I ONLY
NEED A

TEMPORARY DISABILITY BENEFIT

UNTIL I GET BACK
ON MY FEET?

If you suffer a non-permanent injury or illness as a result of your duties as a firefighter or police officer, then you may qualify for temporary disability payments.

Your employing city will determine if you are eligible for a temporary disability benefit and your employing city will process any payments you receive as part of a temporary disability.

There are no age or length of service requirements for a temporary disability benefit. Members of the retirement system are entitled to receive full pay and allowances until you are determined to be recovered and able to return to work. MFPRSI defines "non-permanent" as a period of time less than one year.

If the condition that caused you to receive a temporary disability benefit becomes permanent (exists for more than one year), then you may be eligible to receive a disability benefit through MFPRSI.

Questions? *Contact us.*

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