

# Disability Retirement

# Disability Retirement

## Purpose

- Protection if you are injured or ill and unable to work

## Types

- On-Duty
- Off-Duty

## Initial Process

- Contact DPFP
- Medical evaluation
- Off work (90 day rule)
- Alternative duties (light duty)

# Disability Retirement (continued)

## Recall process

- Typically, every 2 years a new medical evaluation is completed until the member reaches age 50

## Earnings test

- Member may earn wages outside of the pension up to a limit set at the point the disability is approved based on the member's Computation Pay with an increased rate of 2.75%, without compounding during the year.
- Any amount earned over the member's calculated limit will result in a dollar for dollar reduction of the member's disability benefit
- Test is completed each year until the member reaches the age of 58

# Service- Related Disability

- On-Duty illness or injury
- “Deemed” 20 years, actual years, if more than 20.
- Benefit Calculation
  - Bifurcated based on service & Computation Pay both before and after 09/01/2017 (Same as a Service Retirement)
- No reduction for age for service prior to 09/01/2017
- \$2,200 minimum benefit
- Benefit based on first 20 years of pension service is not subject to income tax

# Non-Service Related Disability

- Off-Duty illness or injury
- Actual Pension Service (rounded up to next whole year for the first 20 years)
- Benefit Calculation
  - Bifurcated based on service & Computation Pay both before and after 09/01/2017 (Same as a Service Retirement)
- Pro-rated \$2,200 minimum
- Benefit is taxable