



D A L L A S  
POLICE & FIRE  
PENSION SYSTEM



# DISABILITY

TRISH WILEY

RETIREMENT COUNSELOR/BUSINESS ANALYST

# Disability

## Purpose

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

## Types

- On-Duty
- Off-Duty

## General Application Process

- Contact DFPF
- Medical evaluation by member's attending physician and independent physician
- Paid city benefits up to 60 days (case by case)
- Contingent upon board approval

# Disability continued

## Recall process

- At the discretion of the Board, a new medical evaluation may be required periodically until the member reaches
  - age 50 - if hired before 03/01/2011
  - age 58 - if hired after 02/28/2011

## Earnings test

- Member may earn wages outside of the pension up to a pre-defined annual limit
- Any amount earned over the member's calculated limit will result in a dollar-for-dollar reduction of the member's disability benefit
- Earnings test completed each year until the member reaches
  - age 50 – if granted before 09/01/2017
  - age 58 – if granted on or after 09/01/2017
- Failure to submit earnings test documents will result in a suspension of your monthly benefit

# On-Duty Disability

Service-related injury or illness

Benefit Calculation

- “Deemed” 20 years of pension service or use actual pension service years if 20+ years has already been earned
- No reduction of the multiplier regardless of age

\$2,200 minimum benefit

Benefit based on first 20 years of pension service is not subject to income tax

# Off-Duty Disability

Non-service-related injury or illness

Benefit Calculation

- Actual pension service years (rounded up to the next whole year for the first 20 years)
- No reduction of the multiplier regardless of age

Minimum benefit equals  $\$110 \times$  pension service years

Benefit is taxable

QUESTIONS?