

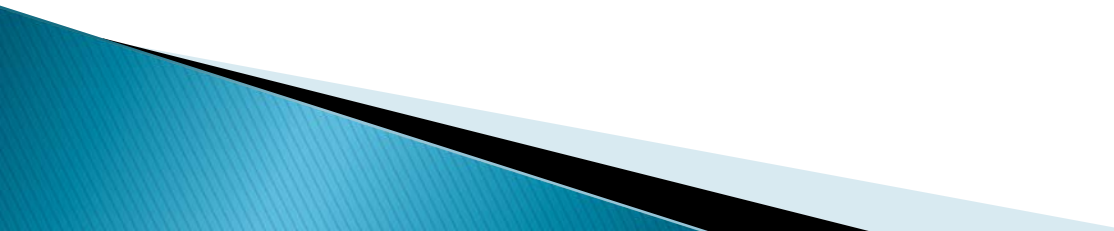
Missouri LAGERS

Disability and Survivor Benefits



Jeff Pabst, Public Relations Specialist

Pre-Retirement Disability Benefits

- ▶ **Non-Duty Related Disability**
 - Member must be vested at the time of disability
 - Benefit is calculated using current service and current final average salary
 - Benefit is Payable for member's lifetime
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Pre-Retirement Disability Benefits

- ▶ **Duty Related Disability**
 - Member need not be vested
 - Benefit is calculated including service credit to age 60 and current final average salary
 - Benefit if payable for the life of the member

Disability Application Process

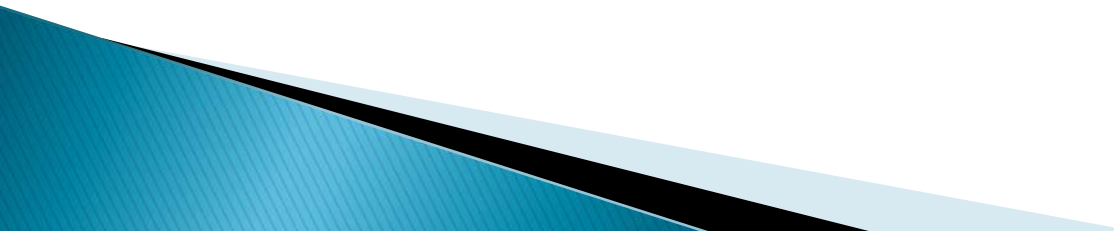
- ▶ **Submit an LRS-8 (Application for Retirement)**
 - Check Duty / Non-Duty Disability
- ▶ **Doctors' Review**
 - Board of Doctors (your doctor, LAGERS doctor, and a doctor commonly agreed upon)
- ▶ **Disability Committee**
 - Discrepancy with the Doctors' Review (2 out of 3 vote)
 - Discrepancy with the member's employer
- ▶ **Monthly Benefit Starts**

Re-Statement of Disability

- ▶ Doctor exams every year for the first 5 years of a member's disability
- ▶ Doctor exams once every 3 years following the first 5 years
 - Until the member reaches his/her Regular Retirement Age.

Pre-Retirement Survivor Benefits

- ▶ **Non-Duty Related Death**
 - Same as Non-Duty Related Disability, except a death has occurred

 - ▶ **Duty Related Death**
 - Same as Duty Related Disability, except a death has occurred
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Pre-Retirement Survivor Benefits

▶ Benefit Calculation

- Eligible Surviving Spouse receives Option A amount
- If no surviving spouse, each dependent child receives equal share of 60% of the members calculated benefit
 - Payable until child is no longer a 'dependent'
- Temporary Benefits under the LT Programs are not payable to a beneficiary.
- No Spouse or Dependent Child, refund of Employee Contributions to Beneficiary of Record.