LAGERS Disability Benefits

The goal of LAGERS’ benefits is to provide stable income to our members and their beneficiaries when they retire or are unable to continue serving their community because of death or disability.

You’re considered to be disabled if you’re totally and permanently physically or mentally unable to perform your current job. Whether or not a benefit is payable and how any applicable benefit is calculated, depends upon the nature of your disability and your LAGERS status at that time.

Non-Duty Disability

You can apply for a non-duty disability benefit if you’re vested and become totally and permanently disabled from causes not related to your job which prevent you from continuing to perform your current job. If approved, your monthly benefit would be calculated in the same manner as a normal retirement, based upon salary and service credit at the time of disability, with no reduction for age.

Duty Disability

You can apply for a duty disability benefit if you become totally and permanently disabled from job-related causes. You do not have to be vested to be eligible for a duty disability. If approved, your benefit would be calculated in the same manner as a normal retirement using the final average salary at the time of disability, but service credit would be extended to age 60, with no reduction for age.

Disability Benefit Application Process

1. Applying for a Disability Benefit
   • All disability applications must be received within one year of the date of disability.
   • Apply online using the myLAGERS member web portal or complete a LAGERS’ Application for Retirement. BE SURE TO INDICATE IF YOU ARE APPLYING FOR A DUTY OR NON-DUTY DISABILITY.
   • You will be asked to submit additional documentation to support your disability claim.
   • LAGERS will seek input from your employer about your job status, their opinion as to whether you are able to perform the duties of your job and whether they believe your disability to be work-related (for duty disability applications).

2. Medical Committee Review
   • Three doctors will review your case and submit an opinion as to whether you can continue to perform the duties of your job and whether the disability is duty-related. The first doctor is a doctor of your choosing. The second is a doctor selected by LAGERS. The third is a doctor that is mutually agreed upon by the first two doctors. LAGERS will supply the third doctor unless your doctor recommends a different doctor to review your records. When your doctor completes the LAGERS’ Attending Physician’s Statement of Disability form he/she will either agree to LAGERS choosing the third doctor or they will make a recommendation for the third doctor.
   • If all three doctors agree that you are disabled and that it is duty-related (if Duty Disability application), LAGERS’ Executive Director makes a recommendation for approval to LAGERS’ Board of Trustees.
   • Two of the three doctors must agree that you are disabled from your job in order to be approved for a LAGERS disability benefit.

3. Disability Committee Review
   • If all of the doctors are not in agreement as to whether you are disabled, your case will be forwarded to a disability committee of LAGERS’ staff. The committee will review your case and vote whether to approve or deny your application. The committee’s vote for approval or denial serves as a recommendation to LAGERS’ Board of Trustees.

4. LAGERS’ Board of Trustees Approval/Denial
   • LAGERS’ Board of Trustees will review the Disability Committee’s recommendations for approval and denial and will make a final vote to approve or deny your application for disability benefits.

Denial of Disability Application & Appeal Process

You have options for appeal if your application for disability benefits is denied. If at least two of the three doctors agree you are disabled, LAGERS allows you to request an informal hearing. This gives you the chance to communicate your case directly to the disability committee in person or by phone. There is no need to retain legal counsel for an informal hearing. After the informal hearing, the disability committee will vote again on your application. If it is still denied, you have the option to request a formal hearing. An impartial hearing officer will preside over this hearing and LAGERS will be represented by its legal team. The hearing officer will make a recommendation to LAGERS’ Board of Trustees after listening to the evidence presented by both sides. If your application is once again denied, you have the option to appeal your case to the circuit court.

Approval of Disability Application

If you are approved for and begin receiving a LAGERS disability benefit, continuing medical examinations are required at least once per year for the first five years and at least once every three years thereafter (until you reach normal retirement age) to verify that you are still disabled.

LAGERS disability benefits are governed by Section 70.680 of the Revised Statutes of Missouri. This document provides an abbreviated explanation of the statutes governing the LAGERS system and does not amend or overrule RSMo 70.600 – 70.755 or Administrative Rules, Title 16, Division 20.
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*Applicants may request an informal hearing with LAGERS’ staff committee if at least two of three doctors agree applicant is disabled.