Your LAGERS Benefit



Survivor Benefits

Disability Benefits







As a part of your LAGERS benefit, you or your survivor may be eligible for a disability or survivor benefit.

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Disability Benefits









Non-Duty Related Disability

- To be eligible, you must be vested at the time of the disability.
- Benefit is calculated using current service and current final average salary.
- Benefit is payable for member's lifetime upon becoming disabled.

Duty Related Disability

- Member is permanently unable to perform his or her current job.
- Can be mental or physical.
- Disability was onset because of job related activity or illness.

Duty Related Disability

> Chapter 87 for Firefighters

Duty Related Disability

- Vesting is immediate
- Benefit is calculated using current final average salary and service credit as if the member had worked until 60.
- Benefit is payable for member's lifetime upon being disabled.

Chapter 87 for Firefighters

If you have been a firefighter for at least 5 years and have:

- any condition of impairment of health caused by any infectious disease,
- disease of the lungs or respiratory tract,
- hypertention,
- disease of the heart,
- cancer (specific cancers specified under 87.006) resulting in total or partial disability or death, the condition will be presumed duty related.

Eligibility

Eligibility

- Must be a paid member of any county, city, town, fire district, or other governmental unit and have been in service 5 or more years
- Must have successfully passed a physical examination within five years prior to the time a claim is made
 - exam must show you did not have the condition at that time
- **infectious disease claims**: member must have annual physical exam with blood test
- cancer claims: may be denied if there is evidence the cancer was not due to line of duty or shows condition was contributed to by the voluntary use of tobacco.









Board of Trustees

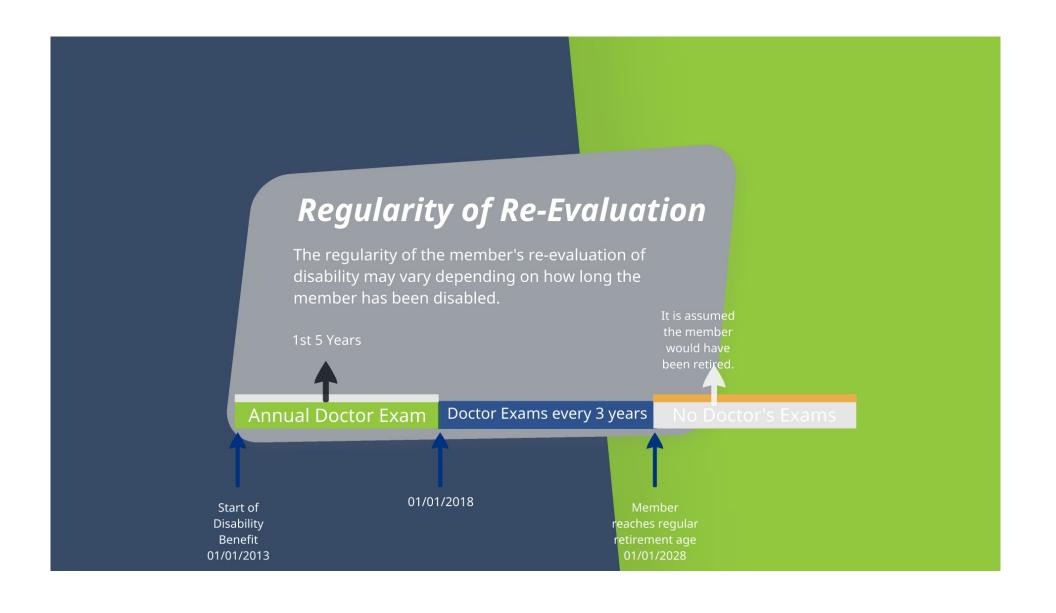
Board of Trustees will vote to approve or deny claim.

Monthly Benefit Begins Monthly Benefit begins after Board approval.



Once a member is approved for a disability benefit, he or she must regularly have their disability reevaluated.

Regularity of Re-Evaluation



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Non-Duty Related Death

- Death occurred because of non-job related activities.
- Member must have been vested.
- Benefit is calculated using current service credit.

Duty Related Death

- Death occurred because of job related activities.
- Vesting is immediate.
- Benefit is calculated with service credit extended to age 60.

Spousal Benefit

LAGERS survivor benefits are paid firstly to a surviving spouse. If no surviving spouse, dependent children are payable.

Surviving spouse will receive Option A amount

- Approximately 60% of the member's benefit
- Benefit will be payable upon the death of the member, for the lifetime of the surviving spouse.
- If death was non-duty related, the spouse must have been married 2 years prior to death or onset of fatal disease, unless it was an accident.

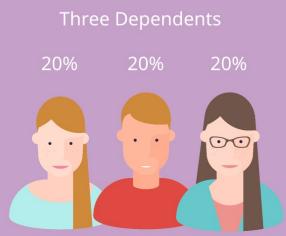
Dependents

In the event there is no spouse payable, each dependent child will receive an equal share of 60% of the member's benefit.

One dependent 60%



Two Dependents
30%
30%



No Spouse or Dependents

If there is not a spouse or a dependent child(ren) payable, there is **NO MONTHLY** benefit payable.

Employee Contributions

The member's beneficiary may be eligible to receive a refund of the member's employee contributions (if applicable).

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