LAGERS Disability and Survivor Benefits

Your LAGERS Benefit

Survivor Benefits

Disability Benefits

Stay Connected
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

LAGERS classifies disability benefits in one of two categories.

Application process

Re-Evaluation

Non-Duty Related Disability

Duty Related Disability
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

- 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,
- hypertension,
- 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

- 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.
Application process

The application process for a LAGERS disability benefit consists of several steps:
Submit an application for retirement (LRS - 8)

Check Duty/Non Duty Disability Box
Doctor's Review

Medical committee reviews your disability claim and verifies/denies permanent disability.
Disability Committee

The committee will review the application and approve or deny the claim.
Board of Trustees

Board of Trustees will vote to approve or deny claim.
Monthly Benefit Begins

Monthly Benefit begins after Board approval.
Re-Evaluation

Once a member is approved for a disability benefit, he or she must regularly have their disability re-evaluated.
Regularity of Re-Evaluation

The regularity of the member's re-evaluation of disability may vary depending on how long the member has been disabled.

1st 5 Years

Annual Doctor Exam

Doctor Exams every 3 years

No Doctor's Exams

01/01/2013

01/01/2018

Member reaches regular retirement age
01/01/2028

It is assumed the member would have been retired.
LAGERS Disability and Survivor Benefits
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.
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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