



Disability & Survivor Benefits

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MISSOURI LAGERS
A Secure Retirement for All

Disability Retirement

- No reduction for early retirement
- Monthly benefit payable for life
- Disability must be permanent
- Must be disabled to do current job
- Restatement of disability is required



Duty vs. Non-Duty Disability

Duty Disability

- Caused by work-related injury/disease
- No vesting requirement
- Benefit based on service extended to 60

Non-Duty Disability

- Caused by non-work-related injury/disease
- Must be vested
- Benefit based on accrued service



Disability Benefit Application Process

- Application for Disability Retirement is submitted
- Required documentation is gathered
- Medical Committee Review
- Disability Committee Review
- LAGERS' Board of Trustees approval/denial



Denial and Appeal Process

- Informal Hearing with Disability Committee
- Formal Hearing with Hearing Officer
- Appeal to Circuit Court



Restatement of Disability Exams

- If approved, continuing medical exams are required to verify still disabled
- Once per year for the first 5 years
- Every 3 years after that
- No more after normal retirement age



Questions about Disability Benefits?

Moving on to Survivors Benefits



Active Member Death Benefits

- Actively employed in LAGERS at time of death
- Benefit effective on 1st of the month following death
- Eligible spouse is first payable
 - in same manner as normal Option A retirement
- If no eligible spouse, dependent children are payable
 - 60% of member's normal Life option amount split equally
- If no spouse or dependent children, member contributions are refunded to beneficiary



Duty-Related Active Member Death

- Caused by work-related injury/disease
- No vesting requirement
- Benefit based on service extended to age 60
- Eligible spouse = married at time of death and at time of injury/onset of illness



Non-Duty-Related Active Member Death

- Caused by non-work-related injury/disease
- Must be vested
- Benefit based on accrued service
- Eligible spouse = married 2+ years at time of death (unless accidental death)



Definition of Dependent Child For Active Member Death Benefit

- Dependent until death, marriage or attainment of age 18, whichever occurs first
- Age 18 extended up to age 23 as long as the child is uninterruptedly a full-time student
- A child found to be totally incapacitated by a court of competent jurisdiction is considered dependent as long as incapacity exists



Deferred Member Death Benefit

- Not employed in LAGERS at time of death
- Must have been vested
- Benefit based on accrued service
- Eligible spouse (married 2+ years at time of death) will receive a lifetime benefit in same manner as normal Option A retirement
- Benefit is not payable until member would have attained normal retirement age
- If no eligible spouse, refund of contributions



Retired Member Death Benefit

- Benefit payable depends on option chosen at retirement
- If no monthly benefit is payable, a refund of remaining contributions will be made
- Don't forget the "Pop Up" provision



Questions about Survivor Benefits?



Resources

- Review the “take away” page in your Annual Meeting Booklet
- Visit our website: www.molagers.org
- Call our office: 1-800-447-4334

