About Disability Benefits

As a member of the Missouri Local Government Employees Retirement System (LAGERS), you have disability protection built into your retirement benefit to help safeguard your financial security if the unexpected happens. A disability occurs when a serious illness or injury permanently prevents you from performing the duties of your current LAGERS-covered job. LAGERS disability benefits provide valuable income protection, offering peace of mind for you and your family. With this safeguard in place, you can focus on your health and recovery, knowing your long-term financial well-being is supported.

Who Qualifies?

You may be eligible for a LAGERS disability benefit if all of the following are true:

1. You are unable to perform your current LAGERS-covered job
2. Your disabling condition is permanent
3. You are vested with LAGERS or your job caused the disability

What Does a Benefit Include?

A disability benefit is simply your regular retirement benefit paid early without penalty. It is calculated using your employer's benefit multiplier, your final average salary, and your accrued service. Disability benefits are paid monthly for the member's lifetime. Disability benefits do not include temporary benefits payable under Life and Temporary (LT) plans.

Duty vs. Non-Duty Disability

When you apply for a LAGERS disability benefit, you will be asked whether your condition was the direct result of performing your current job duties. This is called a duty-related disability.

Duty-Related

If you are approved for a duty-related disability, your benefit will include service credit extended as though you had worked until age 60. You do not have to be vested to apply for a duty-related disability. Regardless of your normal retirement age, service credit for an approved duty-related disability is extended as though you had worked until age 60.

Non Duty-Related

If your condition was not the direct result of performing your current job duties, you can apply for a non-duty disability. You must be vested, totally and permanently disabled, and unable to perform your current job to qualify. If approved, your monthly benefit will be calculated the same as normal retirement, based upon your salary and service credit at the time of disability with no reduction for age.

How to Apply

Below are the steps you must take to apply for both duty and non-duty disability benefits. The process begins with submitting a regular retirement application.

You must apply within two years of the onset of your disabling condition.

1 Submit an Application

The retirement application will ask you what type of retirement you are applying for. This is where you will indicate whether it is a duty or a non-duty application. You can apply directly on your myLAGERS account or download and mail in the paper Application for Retirement form available on molagers.org.

After you submit your application, LAGERS will send you a disability packet. It will request:

1. Your statement of disability which will include signing a release allowing LAGERS to share your statement of disability with the medical committee and your employer.

2. That your doctor complete LAGERS' Attending Physician's Statement of Disability form.

3. That you submit all supporting medical records and treatment notes. A medical committee will then review your entire file. It takes approximately four to five weeks to receive the medical committee's recommendation on approval or denial.

2 Medical Committee Review

A committee of three doctors will review your application. The committee includes your doctor (who completes the LAGERS' Attending Physician's Statement of Disability form), LAGERS' doctor, and a third doctor agreed upon by the first two physicians. They'll determine:

1. Are you permanently disabled?

2. Is the disability duty-related (caused by your job)?

3 Preliminary Determination

Your application will either be approved or denied based on the majority opinion of the medical committee. Both you and your employer will be notified.

4 Appeal Window

Both the member and employer will have 21 calendar days to appeal the preliminary decision. If no appeal is received during this window, the decision becomes final. If the application is approved, benefits will begin.

If Your Application is Approved

If your application is approved, and LAGERS does not receive an appeal within 21 calendar days, LAGERS will send your retirement options packet.

Your retirement effective date and first payment date will be determined based on your last date of employment or the date your application is received, whichever is later. All LAGERS benefits are paid on the first of the month, for that month.

You are required to recertify your disability with an annual medical examination for the first five years of your disability retirement and once every three years after until you reach normal retirement age. These recertifications determine whether you are still permanently disabled from performing the duties of your occupation at the time of retirement.

Disability Retirement

Year	Recertification
Year 1-5	Annually
Year 6-Normal Retirement Age	Every 3 years
After Normal Retirement Age	None

If Your Application Denied

If your application is denied, you have the right to request a formal hearing to appeal LAGERS' preliminary decision. Your employer also has the right to appeal the LAGERS' preliminary decision.

1 Request a Hearing

You have the right to request a formal hearing to appeal LAGERS' preliminary decision.

2 If the Employer is Appealing

They must provide sufficient facts to establish why they either do not believe you are disabled or why your disability is not duty-related.

3 Independent Medical Exam

LAGERS may send you for a no-cost, independent medical examination. This report is submitted back to the medical committee for reconsideration. You may submit additional records to LAGERS at this time. No further records will be accepted after 30 days following your request for an appeal.

4 If There's No Opinion Change

If the medical committee does not change their opinion following their reconsideration, LAGERS will immediately assign a hearing officer to facilitate a formal appeal hearing.

5 Formal Hearing

A formal hearing is held.

6 Final Recommendation

The hearing officer will make a final recommendation to the LAGERS Board of Trustees.

7 Final Determination

The LAGERS Board of Trustees will make a final determination at their next regularly scheduled meeting.

Frequently Asked Questions

How do I know if my employer offers disability benefits as part of my LAGERS plan?

All LAGERS members are automatically covered by LAGERS disability benefits. Your employer does not have to elect this coverage separately.

Will my spouse be eligible for my benefit if something happens to me?

If you are approved for disability retirement, you will elect a payment option that will determine how your disability benefit is paid out in the event of your death. This election is irrevocable once your benefit begins.

I am a public safety employee and qualify for a duty disability. Will my service credit be extended as if I had worked until age 55?

No, regardless of your regular retirement age, your service credit under a duty-disability retirement will be extended as if you had worked until age 60.

If I retire with a disability benefit, does that mean I can never work another job?

No! If you retire with a LAGERS disability benefit, you simply cannot return to the same position that led to your disability. Depending on your circumstances, you may be able to work again, possibly even for the same employer.

Will LAGERS notify my employer once I apply for a disability retirement?

Yes, LAGERS will notify your employer once your formal application and employee statement have been received. Your employer will be asked to weigh in on the nature of your disability.

How does LAGERS determine a duty versus non-duty benefit?

You are required in your statement of disability to tell LAGERS if you believe your disabling condition was caused by your job. LAGERS considers a disability duty-related when it is the natural and proximate result of a personal injury or disease that arose out of and during the actual performance of your duties as an employee.

Is my disability benefit taxable?

LAGERS disability retirement benefits are taxable income and will be reported on your 1099-R form. While Internal Revenue Code Section 104(a)(1) allows certain disability payments to be excluded from taxable income, this exclusion does not apply to LAGERS disability retirement benefits. LAGERS disability benefits are treated as retirement benefits because they are based on your years of service. For this reason, they must be included in your taxable income.