

Disability Type	Service Related ?	Qualifications	Calculation	Taxability	Additional Requirements
Ordinary	No	<ul style="list-style-type: none"> Physical condition which totally and permanently prevents you from performing a reasonable range of duties within your department. Mental condition that totally and permanently prevents you from engaging in any substantial gainful activity. 	<p>Tier 1 Members (average monthly benefit compensation x 50%) x (credited service/20) = monthly benefit.</p> <p>Tier 2 Members For members with > 25 years of credited service, the monthly benefit is calculated based on normal retirement and if < 25, the benefit is reduced by 4% for each year of credited service under 25 years.</p> <p>Tier 3 DB Members The System is pending actuarial calculation information for members participating in the Defined Benefit (DB) Plan.</p>	Fully taxable to the member.	<ul style="list-style-type: none"> Tier 3 DC Only Members are not eligible to apply for an Ordinary Disability. Cannot be eligible for a normal retirement. A member shall file an application for a disability pension after the disabling incident or within one year after the date the member ceases to be an employee and employment is terminated by reason of disability. The Local Board may require periodic medical re-evaluations and the ordinary disability may terminate if the Local Board finds that the member no longer meets the requirements for the disability benefit and refuses an offer of employment by an employer in the system.
Accidental	Yes	Physical or mental condition which totally and permanently prevents you from performing a reasonable range of duties within your position classification.	<p>Tier 1 Members For members with less than 20 years of credited service: average monthly benefit compensation x 50% = monthly benefit.</p> <p>For members with 20 or more years of credited service, the monthly benefit is calculated based on normal retirement.</p> <p>Tier 2 Members For members with less than 25 years of credited service: average monthly benefit compensation x 62.5% less 4% reduction for each year of credited service under 25 = monthly benefit.</p> <p>For members with 25 or more years of service, the monthly benefit is calculated based on normal retirement.</p> <p>Tier 3 Members within the First 90 Days of Employment If an employee is determined to be eligible for a disability, the employee shall be automatically enrolled in the Tier 3 DB Plan for the remainder of the employee's employment with any</p>	<p>If less than 20 years of service, benefit is fully non-taxable for lifetime.</p> <p>If greater than 20 years of service, 50% of the average monthly benefit compensation is non-taxable for lifetime, plus any previously taxed monies, if applicable, based on the Exclusion Ratio Safe Harbor Method, are non-taxable income.</p>	A member shall file an application for a disability pension after the disabling incident or within one year after the date the member ceases to be an employee and employment is terminated by reason of disability.

			<p>employer under the System.</p> <p>Tier 3 DB Members The System is pending actuarial calculation information for members participating in the Defined Benefit (DB) Plan.</p> <p>Tier 3 DC Members The calculation is based on a Tier 3 DB member reduced by an amount equal to the monthly annuitized value of the annuity account.</p>		
Temporary	Yes	Physical or mental condition that totally prevents you from performing a reasonable range of duties within your department, but is temporary in nature and has a foreseeable rehabilitation period that you may be able to return to full duty.	<p>Tier 1, 2 and 3 DB Members The monthly benefit is one-twelfth of 50% of annual compensation at time of disability. There is no credited service requirement.</p> <p>Tier 3 Members within the First 90 Days of Employment If an employee is determined to be eligible for a disability, the employee shall be automatically enrolled in the Tier 3 DB Plan for the remainder of the employee's employment with any employer under the System.</p> <p>Tier 3 DC Members The calculation is based on a Tier 3 DB member reduced by an amount equal to the monthly annuitized value of the annuity account.</p>	Fully non-taxable to the member.	<ul style="list-style-type: none"> • Cannot be eligible for a normal retirement and termination is by reason of temporary disability. • Limited to 12 monthly payments.

Catastrophic	Yes	Physical conditions that totally and permanently prevents you from engaging in any gainful employment. Catastrophic disabilities are the most severe of physical conditions incurred while on duty and whose injuries far exceed injuries that would otherwise qualify for an accidental disability.	<p>Tier 1, 2 and 3 DB Members The monthly benefit is 90% of average monthly benefit compensation for first 60 months. There is no credited service requirement.</p> <p>At the members 61st month, the Local Board will determine one of the following:</p> <p>1) If a Tier 1 or Tier 2 member continues to qualify for a catastrophic disability, the benefit will be adjusted to either 62.5% of the average monthly benefit compensation, or normal retirement, whichever is greater – then any amount above 62.5% becomes taxable to the member.</p> <p>OR</p> <p>2) If the member no longer qualifies for a catastrophic, but qualifies for an accidental disability, the monthly benefit is adjusted to 50% of the average monthly benefit compensation (Tier 1), or 62.5% of the average monthly benefit compensation (Tier 2) – or normal retirement, whichever is greater – then new taxability rules will be based on the members years of service; see the Accidental Disability > Taxability.</p> <p>Tier 3 Members within the First 90 Days of Employment If an employee is determined to be eligible for a disability, the employee shall be automatically enrolled in the Tier 3 DB Plan for the remainder of the employee's employment with any employer under the System.</p> <p>Tier 3 DC Members The calculation is based on a Tier 3 DB member reduced by an amount equal to the monthly annuitized value of the annuity account.</p>	
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