

# **Disability Benefits Booklet**

City of Alexandria Firefighters & Police Officers  
Pension Plan

## Table of Contents

General Information .....	3
How to Apply for Disability Payments .....	3
City of Alexandria’s Disability Determination .....	3
Applying for SSDI Insurance .....	4
Workers Compensation .....	4
Disability Leave .....	4
Basic Disability Benefits .....	5
Total Disability .....	5
Partial Disability .....	5
Optional Forms of Benefit .....	6
Taxation of Disability Payments .....	6
COLA .....	6
Cessation of Benefits .....	7
Retirement Benefits .....	7
Death Benefits .....	7
Additional Questions .....	8

## **General Information**

This booklet provides City Firefighters and Police Officers information on disability benefits provided within the City of Alexandria Firefighters & Police Officers Pension Plan. The Plan document and the handbook provide detailed information about these benefits. In the event that any statement in this booklet disagrees with the Plan document the Plan Document will govern.

The Plan provides disability benefits if, while you are actively employed as a City firefighter or police officer, you become totally or partially disabled. Disability benefits are not paid for illnesses or injuries that result from or consist of narcotics addiction or participation in a felonious act.

### ***How to Apply for Disability Payments***

In order to receive disability benefits from the Pension Plan, you must first be determined eligible for disability benefits. This determination is coordinated through the Personnel Services Department. Once the determination is completed and you have been determined eligible to receive disability benefits, the Pension Administration office will provide you with an application form for disability benefit payments.

In order to be determined totally disabled you must apply for and be awarded Social Security Disability Insurance (SSDI) benefits. You should attach a copy of your SSDI award to the application. The Risk Management Office will verify service connected disability determinations.

### ***City of Alexandria's Disability Determination***

The process for the City's disability determination is detailed in Administrative Regulation 6-6. Your department head must initiate the request for a 'fitness for duty' medical examination. Once the Personnel Services Department receives this written request, the Personnel Director reviews the request and decides whether a fitness for duty or 'independent medical examination' (IME) is warranted. The employee is notified of the Personnel Director's approval by letter. The letter will request that the employee provide their medical information to the City's medical provider Inova Alexandria Occupational Health Center (Inova). Inova schedules the employee for an exam and on the basis of that exam advises the City whether it recommends that a disability retirement is warranted. In order to make the disability determination the City physician will require your prior medical history; it is expected that you will cooperate with the collection and forwarding of your medical history to the City physician.

In some instances, Inova may recommend that the City refer the employee to a specialist. The City bears the expense of these consultations.

At his/her discretion, The City's Risk Manager may validate a disability retirement determination without a fitness for duty exam using workers' compensation claim information.

## ***Applying for SSDI Insurance***

The Social Security Administration (SSA) defines disability as an inability to work. The SSA considers you disabled if you cannot do work that you did before your illness or injury and the SSA determines that you cannot adjust to other work because of your medical condition(s). Your disability must also last or be expected to last for at least one year or to result in death.

Information about applying for SSDI payments is available from the Social Security Administration at <http://www.ssa.gov> or you can call 1-800-772-1213.

## ***Workers Compensation***

In order to qualify for a service connected disability benefit you must be approved for workers compensation benefits *and your compensable injury or illness must be the primary cause of your disability*. You can find information about City of Alexandria policy and procedures for filing workers compensation claims by reading Administrative Regulation number 6-27 titled Workers Compensation. A copy of this document can be found on <http://www.intranet.alexgov.net>. You are also encouraged to contact your supervisor or the City's Risk Manager. Additional information can be obtained from the Virginia Workers' Compensation Commission, the state agency that oversees Virginia's workers compensation laws. Their website <http://www.vwc.state.us> provides information about these laws.

If you have made a claim, contact Risk Management at 703 838-4549 with any questions about your Workers' Compensation claim.

## ***Disability Leave***

If your illness or injury is determined to be work-related and the City accepts your workers compensation claim you are eligible for Disability Leave. Disability Leave is not automatically granted. It is typically only offered when there is no light duty work available and you must provide medical documentation from a doctor and the Workers Compensation Commission must approve your injury or illness. Disability Leave provides full pay for up to one year for any single injury, including any recurrence. It is not charged against your annual leave or sick leave balances; however, it is charged against your entitlement to 12 weeks of family and medical leave (FMLA leave) in a 52-week period.

You may be able to recover any sick or annual leave used while the City reviews your workers compensation claim. After the City accepts your claim, your department may complete a leave correction form to facilitate changing the leave used to disability leave. You continue to accrue annual and sick leave while on disability leave; if you exhaust your full year of disability leave, you may use accrued leave to supplement disability payments.

For more information on Disability Leave consult your Employee Handbook or Administrative Regulation 6-18 Attendance and Leave.

## **Basic Disability Benefits**

In order to receive disability benefits the City has to determine whether you are disabled according to the Plan's definition of disability. The amount of your disability benefit is determined by your disability category and by your average monthly compensation.

Average Monthly Compensation is the average of the 48 consecutive highest months of compensation from employment as a sworn firefighter or police officer for the City. Compensation is limited to base compensation and excludes overtime, differentials, allowances, FLSA adjustments and any other payment other than regular pay based on grade and step.

### ***Total Disability***

According to the Plan you will be determined totally disabled if you have an illness or injury which prevents you from performing the duties of all jobs for which you are otherwise qualified or any job that you could qualify for with rehabilitation or retraining. A physical examination by an independent physician selected by the City is required and you must qualify for Social Security Disability Insurance payments. The Plan does not pay benefits until after you have been disabled for six months.

If you are disabled while performing your duties as a City of Alexandria Police Officer or Firefighter and you receive Workers Compensation payments for an illness or injury that is the primary cause of your disability the Plan will consider your disability Service Connected. You will receive an annuity equal to 70% of your average monthly compensation.

If you become totally disabled, according to the Plan's definition, but it is not due to a job-related accident or illness you are eligible to receive a Total Non-service Connected Disability payment. A total non-service disability benefit is equal to 66 2/3% of your average monthly compensation.

### ***Partial Disability***

The Plan defines Partial Disability as an illness or injury which prevents an Employee from performing the duties of the job that the Employee was assigned by the City that occurs while the employee is employed by the City. Employees are required to undergo physical examination by an independent physician selected by the City.

If you are partially disabled while performing your duties as a City of Alexandria Police Officer or Firefighter and you are determined eligible to receive Workers Compensation payments for an illness or injury that is the primary cause of your disability the Plan will consider your disability Service Connected. You will receive an annuity equal to 66 2/3% of your average monthly compensation. Your disability benefits will be offset by your workers compensation payments.

If you become partially disabled, according to the Plan's definition, but it is not due to a job-related accident or illness, you are eligible to receive a Partial Non-service

Connected Disability payment. The partial non-service disability benefit is equal to 50% of your average monthly compensation.

### ***Optional Forms of Benefit***

Prior to the City's determination that you are disabled you need to decide how you want your benefits paid. If you incur a service connected disability you may choose the cash settlement option and have the present value of your disability benefits paid to you as a lump sum. You may also choose to continue a portion your disability payments to a beneficiary by choosing the contingent annuitant option.

For more information about the optional forms of disability benefits refer to the Handbook or the Plan Document.

### ***Taxation of Disability Payments***

Service connected disability benefits are not considered wages for income tax purposes. However, service connected Partial disability benefits are considered wages for Federal Insurance Contributions Act (FUTA) and Federal Unemployment Tax Act (FICA) taxation during the first six months of payments.

Non-service connected total disability benefits are considered wages for income tax purposes. Partial non-service connected disability benefits are taxable to the extent that they are not financed by participant contributions; they are also considered wages for FICA and FUTA taxes for the first six months of payments.

Participants should read the Firefighter & Police Officer Pension Plan handbook for more details about taxes.

### ***COLA***

Each May 1, disability benefits are adjusted (upward or downward) to reflect changes in the cost of living. This adjustment is limited to no more than 3% in any one year.

The cost-of-living adjustment is based upon the Consumer Price Index for All Urban Wage Earners (CPI-U) for the Washington, D.C. Metropolitan area for the most recent 12-month period. For detailed information about the COLA please refer to your Firefighters and Police Officers Pension Plan Handbook. For more information about COLAs refer to the Handbook or Plan Document.

## **Cessation of Benefits**

Normally disability benefit payments continue until you reach Normal Retirement Age, age 55. However your disability benefits may end earlier if any of the following occurs prior to age 55:

- The Administrator determines, on the basis of a medical examination, that you are no longer disabled;
- You refuse to undergo a medical examination requested by the Administrator;
- Your Social Security benefits cease if you were receiving benefits for a total and permanent disability;
- You resume a regular occupation or employment;
- You refuse alternative employment;
- You die.

If you cease to be totally and permanently disabled, you may still be eligible to receive a benefit for a partial disability. You should read the handbook for more information about cessation of benefits.

### ***Retirement Benefits***

Once you reach age 55, your disability benefit will be adjusted to reflect the fact that you will be receiving retirement benefits under the Plan. Your benefits under the Plan will be recomputed so that your combined disability benefits and the retirement benefits under the Plan (and the Retirement Income Plan – if you still have an account under the Retirement Income Plan) will be roughly equivalent (from an actuarial standpoint) to the amount of disability benefits that you would have received under the Plan (based on the nature of your disability).

### ***Death Benefits***

If you are receiving disability benefits under the Plan, and you die, your disability benefits will end unless you elected to receive your benefit under the contingent annuitant option. If you did not elect the contingent annuitant option, the extent to which your beneficiary is entitled to any amount with respect to your retirement benefits will depend on whether you die before or after age 55.

If you die before reaching age 55, your beneficiary will be entitled to receive your employee retirement contributions (plus interest), and to the extent applicable, your Retirement Income Plan account and minimum retirement benefit.

After reaching age 55, the extent to which any benefits are payable after your death would depend on the manner in which you elected to have your retirement benefits paid.

## **Additional Questions**

Please feel free to contact the Pension Administration Division with any additional questions you may have about your disability benefit.

For more information about this Plan you may contact:

Pension Administration Division  
Finance Department  
City of Alexandria  
301 King Street  
City Hall, Suite 1600  
Alexandria, VA 22314  
(703) 838-4505.