MFPRSI
MUNICIPAL FIRE & POLICE RETIREMENT SYSTEM OF IOWA

Retirement Resources
Disability Benefits
Eligibility Requirements and Applying for Disability Benefits
Disability Benefits

Disability benefits are available to MFPRSI members who can no longer perform their official duties as a police officer or firefighter due to a disabling condition or conditions. The cause of the disabling condition may or may not be job-related, but it must be permanent in nature. The type of disability benefit, either accidental or ordinary, differs depending on the cause of the disabling injury or illness.

Both types of disability benefits have the following key requirements that must be met in order to receive a disability benefit:

- The disabling injury or illness must be considered as lasting one year or longer.
- You must be considered a “member in good standing.” For a definition of a member in good standing, see page 7.

Your disability pension benefits are not tied to the performance of the stock market. Disability benefits are guaranteed by Iowa Code Chapter 411 and primarily funded through the retirement system’s investment portfolio.
What are the differences between an accidental and an ordinary disability benefit?

The key difference between an accidental and an ordinary disability benefit is whether your injury or illness meets the definition of accidental under Iowa Code Chapter 411. If you suffer an injury at a definitive time and place as part of your official duties as a police officer or firefighter or are disabled due to a presumed illness, then you are eligible to apply for an accidental disability benefit. An ordinary disability benefit, meanwhile, is provided if your injury or illness does not meet the definition of accidental.

Accidental Disability Benefit

- Injured at a specific time and place from official policing or firefighting responsibilities or disabled due to a presumed illness

Ordinary Disability Benefit

- Disabled due to an injury or illness not meeting the definition of accidental

Another major difference between accidental and ordinary is the multiplier used to calculate the benefit amount. Accidental uses a higher percentage of your average monthly earnable compensation than ordinary. Also, ordinary has two separate calculations dependent on how many years of service you have accumulated. The calculations used for both types of disability are detailed below:

Accidental Disability Benefit

\[
\text{Accidental Disability Benefit Calculation} = \text{The average of your highest three years of earnable compensation} \times 60\% \\
\]

Ordinary Disability Benefit

\[
\text{Ordinary Disability Benefit Calculation} = \begin{cases} 
\text{The average of your highest three years of earnable compensation} \times 50\% \\
\text{If you have 5 or more years of service} \\
\text{The average of your highest three years of earnable compensation} \times 25\% \\
\text{If you have fewer than 5 years of service} 
\end{cases} 
\]

One important thing to note is that if you have earned a service retirement calculation greater than the disability calculation, you will receive the greater option, the service retirement calculation.
### Additional Information for Accidental Disabilities

<table>
<thead>
<tr>
<th></th>
<th>Accidental Disability</th>
<th>Ordinary Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Age</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Benefit Percentage Multiplier:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 5 years of service</td>
<td>60%</td>
<td>25%</td>
</tr>
<tr>
<td>More than 5 years of service</td>
<td>60%</td>
<td>50%</td>
</tr>
<tr>
<td>Is the disabled member eligible for the service retirement multiplier if it is greater than the disability multiplier?</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Taxability of disability</td>
<td>Partially taxable</td>
<td>Fully taxable</td>
</tr>
<tr>
<td>Responsible for medical costs associated with disability</td>
<td>Employing City</td>
<td>Member</td>
</tr>
</tbody>
</table>

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**MFPSI**

**Accidental vs. Ordinary Disability Flow Chart**

- **START HERE**
  - Is the disabling condition due to an illness or injury?
    - **ILLNESS**
      - Is the illness a presumed illness under Iowa Code Chapter 411?
        - **YES**
          - Qualify for an Ordinary Disability
        - **NO**
          - Did the injury occur while performing official duties?
            - **NO**
              - Presumed Diseases:
                - Heart diseases, diseases of the lungs, respiratory tract diseases, HIV, AIDS, hepatitis, meningococcal meningitis, mycobacterium tuberculosis
            - **YES**
              - Presumed Cancers:
                - Prostate, primary brain, breast, ovarian, cervical, uterine, malignant melanoma, leukemia, non-Hodgkin's lymphoma, bladder, colorectal, multiple myeloma, testicular, kidney

- **INJURY**
  - Did the injury occur while performing official duties?
    - **NO**
      - Qualify for an Accidental Disability
    - **YES**
      - Is the definite time and place requirement met?
        - **NO**
          - Presumed Diseases:
            - Heart diseases, diseases of the lungs, respiratory tract diseases, HIV, AIDS, hepatitis, meningococcal meningitis, mycobacterium tuberculosis
        - **YES**
          - Presumed Cancers:
            - Prostate, primary brain, breast, ovarian, cervical, uterine, malignant melanoma, leukemia, non-Hodgkin's lymphoma, bladder, colorectal, multiple myeloma, testicular, kidney
To be considered accidental, mental disabilities must meet the following 2 qualifications:

1. The disability must be the natural and proximate result of an injury or disease incurred in, or aggravated by, the actual performance of duty at some definite time and place.

2. Meet the “unusual stress” standard. Under this standard, to qualify for accidental disability benefits, the member must establish that the mental injury was caused by stress of greater magnitude than the day-to-day mental stresses experienced by other police officers or firefighters. The “unusual stress” standard is objective (based on the nature of the incident) rather than subjective (based on its effect on the member).

**Mental Disability Flow Chart**

- **Start Here**

  **Was the disabling injury caused by stimuli in the workplace environment?**

  - **Yes**
    - Qualify for an Ordinary Disability
  - **No**
    - **Is the definite time and place requirement met?**
      - **Yes**
        - Qualify for an Ordinary Disability
      - **No**
        - **Was the workplace stress that caused the injury greater than day-to-day stresses experienced by other firefighters or police officers?**
          - **Yes**
            - Qualify for an Accidental Disability
          - **No**
            - Qualify for an Ordinary Disability
If you become injured or ill and feel you need to apply for either an accidental or ordinary disability benefit, the following process is what you can expect:

1. **Initiation of Application** - The process originates with either you, or the chief of your department, completing a disability application.

2. **Administrative Processing** - We review your completed forms and gather your medical records before forwarding copies to our medical board at the University of Iowa Hospitals & Clinics (UIHC) in Iowa City, IA. The medical board then conducts their review.

3. **Scheduling of Appointments** - Once your application and all necessary medical records have been forwarded to the medical board, we schedule an appointment for you to be seen by the UIHC medical board in Iowa City.

4. **Medical Board Examination** - The medical board examines you using tests relevant to your disability. The medical board submits a summary of their findings to MFPRSI as to whether or not you are able to perform the duties as a police officer or firefighter.

5. **Member and City Comment** - The medical board’s findings are distributed to you and to your city’s administration for review. You and the city administration have 10 days to forward written statements to MFPRSI pertaining to the medical summary of findings. Further review by the medical board may be granted if relevant information is provided.

6. **Administrative Determination** - The medical board’s letters, supporting medical tests, and your retirement record are reviewed by MFPRSI’s executive director, or designee, who ultimately makes a determination on your disability. A letter is sent to you, your department chief, and your city’s administration stating the determination.

7. **Appeal Rights** - You and/or your city’s administration may appeal the disability decision in writing within 30 days of the date of the determination letter.

8. **Appeals Committee** - If you appeal your disability determination, MFPRSI’s appeals committee will determine if your appeal is worthy of overturning the administrative determination. The appeals committee is comprised of three members of the Board of Trustees.

9. **Board of Trustees** - The appeals committee brings its recommended decision to the full Board of Trustees at its next meeting for discussion and decision. The Board of Trustees’ decision, on behalf of the retirement system, is distributed to all parties.

10. **Judicial Review** - If you or any party to the appeal disagrees with the decision of the Board of Trustees, a certiorari action may be filed in district court. The district court’s review is limited to questions of law.
Once awarded either an accidental or ordinary disability benefit through the provisions of Iowa Code Chapter 411, MFPRSI maintains the right to perform the following:

**EARNINGS TEST**

If you are under the age of 55 and receiving a disability retirement, you are required to annually submit a complete copy of your federal and/or state of Iowa income tax reporting forms to MFPRSI for the earnings test. Additional documentation may be requested to determine your gross wages. If you are 55 or older, you are not subject to the earnings test.

MFPRSI will review the reports and reduce your monthly disability benefit if your earnings exceed the difference between your disability benefit and one and one-half times the current earnable compensation of an active member at the same rank and pay scale you held at retirement.

**MEDICAL RE-EXAMINATION**

MFPRSI has the right to review the medical records of all members who are under the age of 55 and who retired on account of disability. MFPRSI holds this right for the purpose of determining which members should be medically re-examined for possible return to active employment.
If you suffer a non-permanent injury or illness as a result of your duties as a firefighter or police officer, then you may qualify for temporary disability payments.

Your employing city will determine if you are eligible for a temporary disability benefit and your employing city will process any payments you receive as part of a temporary disability.

There are no age or length of service requirements for a temporary disability benefit. Members of the retirement system are entitled to receive full pay and allowances until you are determined to be recovered and able to return to work. MFPRSI defines “non-permanent” as a period of time less than one year.

If the condition that caused you to receive a temporary disability benefit becomes permanent (exists for more than one year), then you may be eligible to receive a disability benefit through MFPRSI.

Questions? Contact us.
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