

EXPLANATION OF PROCEDURES FOR OFFICERS APPLYING FOR ACCIDENTAL DISABILITY

The following procedures have been provided to each officer who applies for an Accidental Disability Retirement:

1. When an officer applies for a disability pension, he completes an application and a Medical Records Release Form and gives the System's office a copy of the Police Report he is basing his application on, if a Police Report is required due to the fact that the injury is service-connected. If the injury is not service-connected then a Police Report is not required.

NOTE: The Board of Police Commissioners or its successor body has the authority to request an officer be retired. If so, the officer must then sign a Medical Records Release Form before any movement on the application.

2. After application is made, a request is sent to the Police Department Medical Division for a complete copy of the officer's medical records along with a report from the Department's Medical Director.
3. When the Police Department medical records arrive in this office, an appointment is made for the Applicant with the System's Medical Board Director and a set of the officer's records are forwarded to the System's Director.
4. After the System's Medical Board Director examines the Applicant and reviews Applicant's medical records, the Director shall appoints two other physicians to serve on the Medical Board unless the Director determines that one physician would be appropriate due to the straight-forward nature of the injury (e.g. the Applicant has lost a limb). If the System's Director determines that two other physicians are needed, then a "Commission Form" is filled out. If the System's Director determines that an application may be suitable for review by one physician, then the Director shall indicate this in a letter to the Board of Trustees and the Board of Trustees, with the consent of the Applicant, may elect to establish a Medical Board composed of one physician.
5. Appointments are then made with the physician(s) of the Medical Board and the Applicant is notified of the date and time. A set of the medical records are forwarded to the physician(s) prior to examination along with a cover letter stating that after examination and review of all records, he prepare a report of the

findings and forward them to this office with a copy to the Medical Board Director, if the Medical Board is composed of three physicians.

6. After the medical report or reports (if the Medical Board is composed of three physicians) are received in this office from the physician(s) on the Medical Board, the medical file is prepared for presentation to a minimum of three (3) members of the Disability Committee. Recommendations will be made to the full Board for action by the Board.
7. If the Board of Trustees approves the application, the Applicant is retired on a 75% or larger retirement allowance if he/she is permanently and totally incapacitated from performing any work, occupation or vocation of any kind whatsoever. The Applicant should seek medical payments in connection with his workers' compensation claim.

NOTE: It is explained that the Applicant may apply at a later date for an increase from 75% to a larger retirement allowance.

8. In the event the Board denies an application for Accidental Disability benefits, the member would be entitled to a Formal Hearing by a quorum of the full Board which is then scheduled for a later date in order to present additional facts.
9. The Applicant is given a figure as to what his/her approximate monthly benefit will be with an explanation that the benefit will not increase, he/she **will not receive cost of living increases** and an estimate of when the first monthly benefit will be prepared. Pursuant to Section 86.267 RSMo., a member will receive a **return of contributions** if the member is granted service-connected disability.
10. The retiree is informed that if he/she receives a workers' compensation payment, the monthly pension benefit will be offset by the amount received from workers' compensation.
11. The retiree is informed that if he/she is retired on a 100% Accidental Disability pension, the retiree may not be employed in any capacity.
12. The retiree is informed that once each year during the first five years following such member's retirement, and at least once in every three-year period thereafter, the board of trustees may require beneficiary who has not yet attained sixty years of age to undergo a medical examination at a place designated by the medical board or such physicians as the medical board appoints. If any disability

beneficiary who has not attained sixty years of age refuses to submit to a medical examination, his or her disability pension may be discontinued until his or her withdrawal of such refusal, and if his or her refusal continues for one year, all rights in and to such pension may be revoked by the Board of Trustees.

13. If the Medical Board certifies to the Board of Trustees that a disability beneficiary is able to perform the duties of a police officer (following one of the periodic examinations), and if the Board of Trustees agrees, then the disability pension shall cease.

14. If upon cessation of a disability pension occurs as a result of a reevaluation under Section 86.257.2 or 86.263.3 RSMo., the former disability beneficiary is restored to active service, he or she shall again become a member, and he or she shall contribute thereafter at the same rate as other members. Upon his or her subsequent retirement, he or she shall be credited with all of his or her active retirement, but not including any time during which the former disability beneficiary received a disability pension under this section.

The above procedures have been given to me this date.

DATE

APPLICANT

WITNESS