



Knox County Retirement

Uniformed Officers *Pension Plan*

Questions & Answers

Your Disability Benefits

This is a summary of the provisions of the Knox County Uniformed Officers Pension Plan, contained in a Plan document and Trust Agreement. It is not meant to interpret, extend or change the Plan in any way. The actual provisions of the Plan can only be determined by consulting the Plan and Trust Agreement. Copies are available in the Knox County Pension Office and may be read at any reasonable time. In the event of any discrepancy between this summary and the actual provisions of the Plan, the Plan shall govern.

This summary is not intended as legal, tax or as investment advice. Consult a qualified professional about legal, tax or investment questions.



Disability benefits provide you with partial income replacement in the event you are unable to work due to a serious illness or injury.

At right are some frequently asked questions and the corresponding answers about the disability benefit program and how it works.



If you have any questions about the disability plan or you would like to request an application for benefits, please call the Retirement Office at 865-215-2323.

? *What is the Knox County Disability Plan for Officers?*

If you are employed as an Officer and covered by the Uniformed Officers Pension Plan (UOPP), the Plan provides partial income replacement while you are disabled.

? *What is the definition of disability?*

A disability is defined as a physical or mental condition resulting from bodily injury, disease, or mental disorder that renders you unable to perform the duties of your job as an Officer.

Generally, disability shall not include any physical or mental condition which results directly from:

- injury intentionally self-inflicted
- injury or disease for which military service or Veteran's Administration have paid retirement benefits
- injury or disease suffered or contracted prior to the date you were last hired as an Employee
- injury sustained during the commission of a criminal act resulting in a conviction and punishable by confinement for a term of more than one year or infliction of the death penalty

? *Who is eligible to receive disability benefits?*

You may be eligible to receive a disability benefit subject to all applicable requirements of the plan depending on whether or not your disability occurs while in the line of duty.

In the Line of Duty

You are eligible provided the Retirement Board determines you are disabled and unable to perform the duties of your job as an officer.

Not in the Line of Duty

If your disability occurs while not in the line of duty, you are eligible once you have completed five years of UOPP service. You are also eligible if you had at least five years of Credited Service before entering the Plan without a break in County employment.

? *Am I covered by the special disability provisions of Tennessee law for law enforcement officers?*

Yes. Under TCA 7-51-201, any impairment caused by hypertension or heart disease resulting in hospitalization, medical treatment or disability is presumed to have occurred in the line of duty, unless otherwise shown by competent evidence.

What is the disability benefit amount?

Your disability benefit also depends on whether or not your disability occurs while in the line of duty.

In the Line of Duty

Your monthly benefit is 50% of your Average Compensation payable for life or until you are no longer disabled.

Not in the Line of Duty

Your monthly benefit is 2% of Average Compensation times your Service (up to a maximum of 25 years) payable for life or until you are no longer disabled. If you have five years of Credited Service prior to transferring to UOPP without a break in County employment, your benefit will be calculated based on Credited County Service if that produces a bigger benefit for you.

Your disability benefit may be reduced if the sum of your disability benefit, Social Security disability benefit and Workers Compensation benefit exceeds 100% of your pre-disability compensation. Your disability benefit will not be less than \$150 a month.

In addition, disability benefit payments are subject to an annual cost of living adjustment.

To better fit your particular situation, you may designate a beneficiary and elect to receive an adjusted monthly benefit amount from the various optional forms of payment available under the Plan.

How do I apply for disability benefits?

To apply for disability benefits, you must complete an application for benefits. You can request an application from the Retirement Office located on the 3rd floor of the City-County Building, Room 371. You can also call 865-215-2323 for assistance.

Will I need to provide any other information or documentation?

Yes. In addition to the disability application, you must submit any other medical information or documentation as may be reasonably required for the purpose of establishing eligibility for disability benefits. The Board may also request any additional medical, vocational or other information it deems necessary and appropriate and may require you to submit to any occupational and/or medical evaluations. Delays in responding to the Board's requests for information can slow the approval process.

How is disability determined?

The Knox County Retirement & Pension Board reviews your application along with any supporting documentation. The Board is authorized to and does contract out medical review/evaluation services through its administrative provider and requests information from the Sheriff's Office. Once the review and evaluation are complete, the Board will notify you of its determination within 60 days. (If additional information is required during the review process, the determination could take longer than 60 days.)

How will I be notified of the Board's decision?

Once a determination is made, you will receive written notification from the Board as soon as administratively feasible.

If I am denied disability benefits, can I appeal the decision?

Yes. If you are denied disability benefits, you can appeal the decision to the Knox County Retirement & Pension Board. In this case, the Board may ask for additional documentation or other information that may be necessary in making this determination.

When do benefit payments end?

Your disability benefits will continue for life or until you are no longer disabled. If you have earnings while disabled, your benefit may be reduced or stopped. Upon your death while disabled, the Plan will pay monthly death benefits for your surviving spouse and dependent children (or your dependent parents if you do not have a surviving spouse or any dependent children), unless you have designated another beneficiary and form of benefit.

How does a disability benefit affect my Uniformed Officers Pension Plan benefit?

You will continue to receive disability benefits for as long as you remain disabled. If your disability extends past normal retirement, you will continue to receive disability benefits while disabled. You are not eligible to receive a pension benefit during any time in which you are disabled and receiving disability benefits.

If you are no longer disabled and are otherwise eligible, you may begin receiving a retirement benefit based on service as an Officer under the retirement provisions of the Plan. You can elect prior to receipt of any disability benefit, however, to withdraw your contributions to the Plan plus 4% interest, in lieu of any disability, retirement or other benefit.

Knox County Retirement & Pension Board

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March 2011