

411.6 Benefits.

1. *Service retirement benefit.* Retirement of a member on a service retirement allowance shall be made by the system as follows:

a. Any member in service may retire upon written application to the system, setting forth at what time, not less than thirty nor more than ninety days subsequent to the execution and filing of the application, the member desires to be retired. However, the member at the time specified for retirement shall have attained the age of fifty-five and shall have served twenty-two years or more, and notwithstanding that, during the period of notification, the member may have separated from the service.

b. Any vested member in service whose employment is terminated, other than by death or disability, prior to the member being credited with twenty-two years of service shall, upon attaining retirement age for a vested member with four or more years of service or upon application to the system for a vested member with less than four years of service, receive a service retirement allowance as calculated in the manner provided in this paragraph "b". A vested member receiving a retirement allowance pursuant to this paragraph shall receive a service retirement allowance equal to one twenty-seconds of the retirement allowance the member would receive based on twenty-two years of service, multiplied by the number of years of service credited to the member. The amount of the retirement allowance shall be calculated in the manner provided in this paragraph using the average final compensation at the time of termination of employment.

c. Once a person commences receiving a service retirement allowance pursuant to [this section](#), if the person is reemployed, as defined in [section 411.3](#), the service retirement allowance shall not be recalculated based upon the person's reemployment.

2. *Allowance on service retirement.*

a. The service retirement allowance for a member who terminates service, other than by death or disability, prior to July 1, 1990, shall consist of a pension which equals fifty percent of the member's average final compensation.

b. The service retirement allowance for a member who terminates service, other than by death or disability, on or after July 1, 1990, but before July 1, 1992, shall consist of a pension which equals fifty-four percent of the member's average final compensation.

c. Commencing July 1, 1992, for members who terminate service, other than by death or disability, on or after that date, but before July 1, 2000, the system shall increase the percentage multiplier of the member's average final compensation by an additional two percent each July 1 until reaching sixty percent of the member's average final compensation. The applicable percentage multiplier shall be the rate in effect on the date of the member's termination from service.

d. Upon retirement from service on or after July 1, 2000, a member shall receive a service retirement allowance which shall consist of a pension which equals sixty-six percent of the member's average final compensation.

e. Commencing July 1, 1990, if the member has completed more than twenty-two years of creditable service, the service retirement allowance shall consist of a pension which equals the amount provided in paragraph "b", "c", or "d", plus an additional percentage as set forth below:

(1) For a member who terminates service, other than by death or disability, on or after July 1, 1990, but before July 1, 1991, and who does not withdraw the member's contributions pursuant to [section 411.23](#), upon the member's retirement there shall be added three-tenths percent of the member's average final compensation for each year of service over twenty-two years, excluding years of service after the member's fifty-fifth birthday. However, this subparagraph does not apply to more than eight additional years of service.

(2) For a member who terminates service, other than by death or disability, on or after July 1, 1991, but before October 16, 1992, and who does not withdraw the member's contributions pursuant to [section 411.23](#), upon the member's retirement there shall be added six-tenths percent of the member's average final compensation for each year of service over twenty-two years, excluding years of service after the member's fifty-fifth birthday. However, this subparagraph does not apply to more than eight additional years of service.

(3) For a member who terminates service, other than by death or disability, on or after October 16, 1992, but before July 1, 1998, and who does not withdraw the member's contributions pursuant to [section 411.23](#), upon the member's retirement there shall be added six-tenths percent of the member's average final compensation for each year of service over twenty-two years. However, this subparagraph does not apply to more than eight additional years of service.

(4) For a member who terminates service, other than by death or disability, on or after July 1, 1998, but before July 1, 2000, and who does not withdraw the member's contributions pursuant to [section 411.23](#), upon the member's retirement there shall be added one and one-half percent of the member's average final compensation for each year of service over twenty-two years. However, this subparagraph does not apply to more than eight additional years of service.

(5) For a member who terminates service, other than by death or disability, on or after July 1, 2000, and who does not withdraw the member's contributions pursuant to [section 411.23](#), upon the member's retirement there shall be added two percent of the member's average final compensation for each year of service over twenty-two years. However, this subparagraph does not apply to more than eight additional years of service.

3. *Ordinary disability retirement benefit.* Upon application to the system, of a member in good standing or of the chief of the police or fire departments, respectively, any member in good standing shall be retired by the system, not less than thirty and not more than ninety days next following the date of filing the application, on an ordinary disability retirement allowance, if the medical board after a medical examination of the member certifies that the member is mentally or physically incapacitated for further performance of duty, that the incapacity is likely to be permanent, and that the member should be retired. However, if a person's membership in the system first commenced on or after July 1, 1992, the member shall not be eligible for benefits with respect to a disability which would not exist, but for a medical condition that was known to exist on the date that membership commenced. A medical condition shall be deemed to have been known to exist on the date that membership commenced if the medical condition is reflected in any record or document completed or obtained in accordance with the system's medical protocols pursuant to [section 400.8](#), or in any other record or document obtained pursuant to an application for disability benefits from the system, if such record or document existed prior to the date membership commenced. A member who is denied a benefit under [this subsection](#), by reason of a finding by the medical board that the member is not mentally or physically incapacitated for the further performance of duty, shall be entitled to be restored to active service in the same position held immediately prior to the application for disability benefits. The member-in-good-standing requirement of [this subsection](#) may be waived for good cause as determined by the board. The burden of establishing good cause is on the member.

4. *Allowance on ordinary disability retirement.*

a. Upon retirement for ordinary disability prior to July 1, 1998, a member shall receive an ordinary disability retirement allowance which shall consist of a pension which shall equal fifty percent of the member's average final compensation unless either of the following conditions exist:

(1) If the member has not had five or more years of membership service, the member shall receive a pension equal to one-fourth of the member's average final compensation.

(2) If the member has had twenty-two or more years of membership service, the member shall receive a disability retirement allowance that is equal to the greater of the benefit that the member would receive under [subsection 2](#) if the member were fifty-five years of age or the disability pension otherwise calculated under [this subsection](#).

b. Upon retirement for ordinary disability on or after July 1, 1998, a member who has five or more years of membership service shall receive a disability retirement allowance in an amount equal to the greater of fifty percent of the member's average final compensation or the retirement allowance that the member would receive under [subsection 2](#) if the member had attained fifty-five years of age. A member who has less than five years of membership service shall receive a pension equal to one-fourth of the member's average final compensation.

5. *Accidental disability benefit.*

a. Upon application to the system of a member in good standing, of an ordinary disability beneficiary, or of the chief of the police or fire departments, respectively, any member in good standing or ordinary disability beneficiary who has become totally and permanently incapacitated for duty as the natural and proximate result of an injury or disease incurred in or aggravated by the actual performance of duty or arising out of and in the course of employment, or while acting, pursuant to order, outside of the city by which the member is regularly employed, shall be retired by the system, or may have a retirement for an ordinary disability converted to a retirement for an accidental disability, if the medical board certifies that the member or ordinary disability beneficiary is mentally or physically incapacitated for further performance of duty, that the incapacity is likely to be permanent, and that the member should be retired or should have a retirement for an ordinary disability converted to a retirement for an accidental disability. However, if a person's membership in the system first commenced on or after July 1, 1992, the member or ordinary disability beneficiary shall not be eligible for benefits with respect to a disability which would not exist, but for a medical condition that was known to exist on the date that membership commenced. A medical condition shall be deemed to have been known to exist on the date that membership commenced if the medical condition is reflected in any record or document completed or obtained in accordance with the system's medical protocols pursuant to [section 400.8](#), or in any other record or document obtained pursuant to an application for disability benefits from the system, if such record or document existed prior to the date membership commenced. A member who is denied a benefit under [this subsection](#), by reason of a finding by the medical board that the member is not mentally or physically incapacitated for the further performance of duty, shall be entitled to be restored to active service in the same position held immediately prior to the application for disability benefits.

b. If a member in service or the chief of the police or fire departments becomes incapacitated for duty as a natural or proximate result of an injury or disease incurred in or aggravated by the actual performance of duty or arising out of or in the course of the employment, or while acting, pursuant to order, outside the city by which the member is regularly employed, the member, upon being found to be temporarily incapacitated following a medical examination as directed by the city, is entitled to receive the member's full pay and allowances from the city's general fund or trust and agency fund until reexamined as directed by the city and found to be fully recovered or until the city determines that the member is likely to be permanently disabled. If the temporary incapacity of a member continues more than sixty days, or if the city expects the incapacity to continue more than sixty days, the city shall notify the system of the temporary incapacity. Upon notification by a city, the system may refer the matter to the medical board for review and consultation with the member's treating physician during the temporary incapacity. Except as provided by this paragraph, the board of trustees of the statewide system has no jurisdiction over these matters until the city determines that the disability is likely to be permanent.

c. (1) Disease under [this subsection](#) shall mean heart disease or any disease of the lungs or respiratory tract and shall be presumed to have been contracted while on active duty as a result of strain or the inhalation of noxious fumes, poison, or gases.

(2) Disease under [this subsection](#) shall also mean cancer or infectious disease and shall be presumed to have been contracted while on active duty as a result of that duty.

(3) However, if a person's membership in the system first commenced on or after July 1, 1992, and the heart disease, disease of the lungs or respiratory tract, cancer, or infectious disease would not exist, but for a medical condition that was known to exist on the date that membership commenced, the presumption established in this paragraph "c" shall not apply.

d. To establish that a mental incapacity occurred as the natural and proximate result of an injury or disease incurred in or aggravated by the actual performance of duty or arising out of and in the course of the employment, or while acting, pursuant to order, outside of the city by which the member is regularly employed, the member must demonstrate that the mental incapacity is traceable to a readily identifiable work event constituting a manifest happening of a sudden traumatic nature from an unexpected cause or unusual strain in the workplace. Whether an incident is traumatic, unexpected, or unusual is determined by comparing the incident, and not the effect on the member, to the experiences of other police officers or fire

fighters in Iowa. A member must be able to trace the member's mental injury to a specific event or events in the workplace to be eligible for accidental disability benefits.

e. The requirement that a member be in good standing to apply for and receive a benefit under [this subsection](#) may be waived for good cause as determined by the board. The burden of establishing good cause is on the member.

6. *Retirement after accident.*

a. Upon retirement for accidental disability prior to July 1, 1990, a member shall receive an accidental disability retirement allowance which shall consist of a pension equal to sixty-six and two-thirds percent of the member's average final compensation.

b. Upon retirement for accidental disability on or after July 1, 1990, but before July 1, 1998, a member shall receive an accidental disability retirement allowance which shall consist of a pension equal to sixty percent of the member's average final compensation. However, if the member has had twenty-two or more years of membership service, the member shall receive a disability retirement allowance that is equal to the greater of the retirement allowance that the member would receive under [subsection 2](#) if the member was fifty-five years of age or the disability retirement allowance calculated under this paragraph.

c. Upon retirement for accidental disability on or after July 1, 1998, a member shall receive an accidental disability retirement allowance which shall consist of a pension in an amount equal to the greater of sixty percent of the member's average final compensation or the retirement allowance that the member would receive under [subsection 2](#) if the member had attained fifty-five years of age.

d. (1) Upon a determination on or after July 1, 2024, that an ordinary disability beneficiary is entitled to a retirement for accidental disability, the beneficiary shall receive an accidental disability retirement allowance which shall consist of a pension in an amount that is equal to the greater of sixty percent of the member's average final compensation or the retirement allowance that the member would receive under [subsection 2](#) if the member had attained fifty-five years of age, or an amount equal to the ordinary disability retirement allowance previously received by the beneficiary, whichever is greater.

(2) An accidental disability allowance under this paragraph shall commence effective the first day of the first month following the determination that the ordinary disability beneficiary is entitled to a retirement for accidental disability.

7. *Reexamination of beneficiaries retired on account of disability.* The system may, and upon the member's application shall, require any disability beneficiary who has not yet attained age fifty-five to undergo a medical examination at a place designated by the medical board. The examination shall be made by the medical board or, in special cases, by an additional physician or physicians designated by such board. If any disability beneficiary who has not attained the age of fifty-five refuses to submit to the medical examination, the member's allowance may be discontinued until withdrawal of such refusal, and if the refusal continues for one year all rights in and to the member's pension may be revoked by the system. For a disability beneficiary who has not attained the age of fifty-five and whose entitlement to a disability retirement commenced on or after July 1, 2000, the medical board may, as part of the examination required by [this subsection](#), suggest appropriate medical treatment or rehabilitation if, in the opinion of the medical board, the recommended treatment or rehabilitation would likely restore the disability beneficiary to duty.

a. (1) Should any beneficiary for either ordinary or accidental disability, except a beneficiary who is fifty-five years of age or over, be engaged in a gainful occupation paying more than the difference between the member's net retirement allowance and one and one-half times the earnable compensation of an active member at the same position on the salary scale within the member's rank as the member held at retirement, then the amount of the member's retirement allowance shall be reduced to an amount such that the member's net retirement allowance plus the amount earned by the member shall equal one and one-half times the amount of the current earnable compensation of an active member at the same position on the salary scale within the member's rank as the member held at retirement. Should the member's earnings be later changed, the amount of the member's retirement allowance may be further modified, provided that the new retirement allowance shall not exceed the amount of the retirement allowance adjusted by annual readjustments

of pensions pursuant to [subsection 12 of this section](#) nor an amount which would cause the member's net retirement allowance, when added to the amount earned by the beneficiary, to equal one and one-half times the amount of the earnable compensation of an active member at the same position on the salary scale within the member's rank as the member held at retirement. A beneficiary restored to active service at a salary less than the average final compensation upon the basis of which the member was retired at age fifty-five or greater, shall not again become a member of the retirement system and shall have the member's retirement allowance suspended while in active service. If the rank or position held by the retired member is subsequently abolished, adjustments to the allowable limit on the amount of income which can be earned in a gainful occupation shall be computed by the board of trustees as though such rank or position had not been abolished and salary increases had been granted to such rank or position on the same basis as increases granted to other ranks and positions in the department. For purposes of this paragraph, "*net retirement allowance*" means the amount determined by subtracting the amount paid during the previous calendar year by the beneficiary for health insurance or similar health care coverage for the beneficiary and the beneficiary's dependents from the amount of the member's retirement allowance paid for that year pursuant to [this chapter](#). The beneficiary shall submit sufficient documentation to the system to permit the system to determine the member's net retirement allowance for the applicable year.

(2) A beneficiary retired under this lettered paragraph, in order to be eligible for continued receipt of retirement benefits, shall no later than May 15 of each year submit to the system a copy of the beneficiary's federal individual income tax return for the preceding year. The beneficiary shall also submit, within a reasonable period of time, any documentation requested by the system that is determined to be necessary by the system to determine the beneficiary's gross wages.

(3) Retroactive to July 1, 1976, the limitations on pay of a member engaged in a gainful occupation who is retired under accidental disability prescribed in this paragraph shall not apply to a member who retired before July 1, 1976.

b. Should a disability beneficiary under age fifty-five be restored to active service at a compensation not less than the disability beneficiary's average final compensation, the disability beneficiary's retirement allowance shall cease, the disability beneficiary shall again become a member and shall contribute thereafter at the rate established in [section 411.8](#), and former service on the basis of which the disability beneficiary's service was computed at the time of retirement shall be restored to full force and effect and upon subsequent retirement the disability beneficiary shall be credited with all service as a member and also with the period of disability retirement.

c. Should a disability beneficiary under age fifty-five be employed in a public safety occupation, the disability beneficiary's retirement allowance shall cease. Notwithstanding any provision of [this chapter](#) to the contrary, if a disability beneficiary is employed in a public safety occupation that would otherwise constitute membership service, the disability beneficiary shall not become a member of the system. For purposes of this paragraph, "*public safety occupation*" means a peace officer, as defined in [section 97A.1](#); a protection occupation, as defined in [section 97B.49B](#); a sheriff or deputy sheriff as defined in [section 97B.49C](#); and a police officer or fire fighter as defined in [section 411.1](#), who was not restored to active service as provided by [this subsection](#).

8. *Ordinary death benefit.*

a. Upon the receipt of proof of the death of a member in service, or a member not in service who has completed four or more years of service as provided in [subsection 1](#), paragraph "b", there shall be paid to the person designated by the member to the system as the member's beneficiary, if the member has had one or more years of membership service and no pension is payable under [subsection 9](#), the greater of the following:

(1) An amount equal to fifty percent of the compensation earnable by the member during the year immediately preceding the member's death if the member is in service, or an amount equal to fifty percent of the compensation earned by the member during the member's last year of service if the member is not in service.

(2) An amount the member would have been entitled to withdraw pursuant to [section 411.23](#) if the member had terminated service on the date of the member's death.

b. (1) In lieu of the payment specified in paragraph "a", a beneficiary meeting the qualifications of paragraph "c" may elect to receive a monthly pension equal to one-twelfth of forty percent of the average final compensation of the member, but not less than twenty percent of the average monthly earnable compensation paid to an active member of the system, as reported by the actuary. For a member not in service at the time of death, the pension shall be reduced as provided in [subsection 1](#), paragraph "b".

(2) For a member not in service at the time of death, the pension shall be paid commencing when the member would have attained the age of fifty-five except that if there is a child of the member, the pension shall be paid commencing with the member's death until the child of the member no longer meets the definition of child as provided in [section 411.1](#). The pension shall resume when the member would have attained the age of fifty-five.

(3) For a member in service at the time of death, the pension shall be paid commencing with the member's death. In addition to the pension, there shall also be paid for each child of a member, a monthly pension equal to six percent of the average monthly earnable compensation paid to an active member of the system, as reported by the actuary.

(4) Notwithstanding [section 411.6, subsection 8](#), Code 1985, effective July 1, 1990, for a member's surviving spouse who, prior to July 1, 1986, elected to receive pension benefits under this paragraph, the monthly pension benefit shall be equal to the higher of one-twelfth of forty percent of the average final compensation of the member, or the amount the surviving spouse was receiving on July 1, 1990.

c. The pension under paragraph "b" may be selected only by the following beneficiaries:

(1) The spouse, regardless of whether the spouse was designated by the member to the system as the member's beneficiary.

(2) If there is no spouse, or if the spouse dies and there is a child of a member, then the member's child or children, in equal shares. The pension to each child shall terminate when the child no longer meets the definition of child in [section 411.1](#).

d. If the member failed to designate a beneficiary, or if the beneficiary designated by the member predeceases the member, the benefits provided in paragraph "a" of [this subsection](#) shall be paid as follows in the following order of priority:

(1) To the member's surviving spouse, unless the surviving spouse selected the pension under paragraph "b".

(2) To the member's surviving children, including any adult children, in equal shares.

(3) To the member's surviving parents, in equal shares.

(4) To the member's estate.

(5) To the member's heirs if the estate is not probated.

9. *Accidental death benefit.*

a. (1) If, upon the receipt of evidence and proof from the chief of the police or fire department that the death of a member in service was 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 or arising out of and in the course of the employment, or while acting, pursuant to order, outside of the city by which the member is regularly employed, the system decides that death was so caused in the performance of duty, there shall be paid, in lieu of the ordinary death benefit provided in [subsection 8](#), an accidental death benefit as set forth in [this subsection](#).

(2) (a) Disease under [this subsection](#) shall mean heart disease or any disease of the lungs or respiratory tract and shall be presumed to have been contracted while on active duty as a result of strain or the inhalation of noxious fumes, poison, or gases.

(b) Disease under [this subsection](#) shall also mean cancer or infectious disease and shall be presumed to have been contracted while on active duty as a result of that duty.

b. (1) If the member's designated beneficiary is the member's spouse, child, or parent, an accidental death benefit pension equal to one-half of the average final compensation of the member shall be paid as follows:

(a) If the member's designated beneficiary is the member's spouse, then to the member's spouse.

(b) If the member's designated beneficiary is the member's child or children, then to the child or children in equal shares. The pension to each child shall terminate when the child no longer meets the definition of child in [section 411.1](#).

(c) If the member's designated beneficiary is the member's dependent father or mother, or both, then to the father or mother, or both, in equal shares, to continue until death.

(2) If the member failed to designate a beneficiary, or if the beneficiary designated by the member predeceases the member, then an accidental death benefit pension equal to one-half of the average final compensation of the member shall be paid as follows:

(a) To the member's spouse.

(b) If there is no spouse, or if the spouse dies and there is a child of the member, then to the member's child or children in equal shares. The pension to each child shall terminate when the child no longer meets the definition of child in [section 411.1](#).

(c) If there is no surviving spouse or child, then to the member's dependent father or mother, or both, in equal shares, to continue until death.

c. In addition to the accidental death benefit pension provided in paragraph "b", there shall also be paid for each child of a member a monthly pension equal to six percent of the average monthly earnable compensation paid to an active member of the system, as reported by the actuary.

d. A person eligible to receive the pension payable under paragraph "b" of [this subsection](#) may elect to receive the benefit payable under [subsection 8](#), paragraph "a", in lieu of the pension provided in paragraph "b" of [this subsection](#).

e. If there is no person entitled to the pension payable under paragraph "b" of [this subsection](#), the death shall be treated as an ordinary death case and the benefit payable under [subsection 8](#), paragraph "a", in lieu of the pension provided in paragraph "a" of [this subsection](#), shall be paid as provided by that subsection.

10. *Pensions offset by compensation benefits.* Any amounts which may be paid or payable by the said cities under the provisions of any workers' compensation or similar law to a member or to the dependents of a member on account of any disability or death, shall be offset against and payable in lieu of any benefits payable under the provisions of [this chapter](#) on account of the same disability or death. In addition, any amounts payable to a member as unemployment compensation under the provisions of [chapter 96](#) based on unemployment from membership service for a member receiving an ordinary disability benefit or an accidental disability benefit pursuant to [this chapter](#) shall be offset against and payable in lieu of any benefits payable under the provisions of [this chapter](#) for an ordinary disability or an accidental disability.

11. *Pension to spouse and children of deceased pensioned member.* In the event of the death of any member receiving a retirement allowance under the provisions of [subsection 2](#), [4](#), or [6](#) of [this section](#) there shall be paid a pension:

a. To the spouse, equal to one-half the amount received by the deceased beneficiary, but in no instance less than twenty percent of the average monthly earnable compensation paid to an active member of the system, as determined by the actuary, and in addition a monthly pension equal to the monthly pension payable under [subsection 9](#) of [this section](#) for each child; or

b. If the spouse dies either prior or subsequent to the death of the member, to the guardian of each surviving child, a monthly pension equal to the monthly pension payable under [subsection 9](#) of [this section](#) for the support of the child.

12. *Annual readjustment of pensions.* Pensions payable under [this section](#) shall be adjusted as follows:

a. On each July 1, the monthly pensions authorized in [this section](#) payable to members retired prior to that date and to beneficiaries entitled to a monthly pension prior to that date shall be adjusted as provided in [this subsection](#). An amount equal to the sum of one and one-half percent of the monthly pension of each retired member and beneficiary and the applicable incremental amount shall be added to the monthly pension of each retired member and beneficiary. The board of trustees may report to the general assembly, at the board's discretion, on whether the provisions of [this subsection](#) continue to provide an equitable method for the annual readjustment of pensions payable under [this chapter](#).

b. For purposes of [this subsection](#), “applicable incremental amount” means the following amount for members receiving a pension under [subsection 2, 4 or 6](#), and for beneficiaries receiving a pension under [subsection 11](#):

(1) Fifteen dollars where the member’s retirement date was less than five years prior to the effective date of the increase.

(2) Twenty dollars where the member’s retirement date was at least five years, but less than ten years, prior to the effective date of the increase.

(3) Twenty-five dollars where the member’s retirement date was at least ten years, but less than fifteen years, prior to the effective date of the increase.

(4) Thirty dollars where the member’s retirement date was at least fifteen years, but less than twenty years, prior to the effective date of the increase.

(5) Thirty-five dollars where the member’s retirement date was at least twenty years prior to the effective date of the increase.

c. For beneficiaries receiving a pension under [subsection 8 or 9](#), the applicable incremental amount shall be determined as set forth in paragraph “b”, except that the date of the member’s death shall be substituted for the member’s retirement date.

d. A retired member eligible for benefits under [subsection 1 of this section](#) is not eligible for the readjustment of pensions provided in [this subsection](#) unless the member served twenty-two years and attained the age of fifty-five years prior to the member’s termination of employment.

e. A retired member eligible for benefits under [this section](#) and otherwise eligible for the readjustment of benefits provided in [this subsection](#) is not eligible for the readjustment unless the member was retired on or before the effective date of the readjustment.

13. a. *Remarriage of surviving spouse.* Effective July 1, 1990, for a member who died prior to July 1, 1988, if the member’s surviving spouse remarried prior to July 1, 1988, the remarriage does not make the spouse ineligible under [subsection 8](#), paragraph “c”, subparagraphs (1) and (2), to receive benefits under [subsections 8, 9, 11, and 12](#).

b. *Recomputation of benefit — surviving spouse.* A benefit payable under [this chapter](#) to a surviving spouse and to any surviving spouse who receives a division of the surviving spouse benefit pursuant to a marriage decree or marital property order under [section 411.13](#) shall not be recomputed upon the death of any surviving spouse.

14. *Beneficiary designation.* A member may designate, in writing on a form prescribed by the system, any person or persons to whom the system will pay a death benefit under [this section](#) in the event of the member’s death. If the member is married at the time a designation is signed, a designation of a beneficiary other than the member’s spouse shall not be valid unless the member’s spouse consents in writing to the designation. A designation filed with the system shall be deemed revoked if, subsequent to the designation, a new designation is filed with the system, the member marries, or the member divorces the individual who was the member’s named beneficiary.

15. *Line of duty death benefit.*

a. If, upon the receipt of evidence and proof from the chief of the police or fire department that the death of a member in service was the direct and proximate result of a traumatic personal injury incurred in the line of duty, the system decides that death was so caused, there shall be paid, to a person authorized to receive an accidental death benefit as provided in [subsection 9](#), paragraph “b”, the amount of one hundred thousand dollars, which shall be payable in a lump sum. However, for purposes of [this subsection](#), a child who no longer meets the definition of child in [section 411.1](#) shall be eligible to receive a line of duty death benefit pursuant to [this subsection](#).

b. A line of duty death benefit shall not be payable under [this subsection](#) if any of the following applies:

(1) The death resulted from stress, strain, occupational illness, or a chronic, progressive, or congenital illness, including but not limited to a disease of the heart, lungs, or respiratory system, unless a traumatic personal injury was a substantial contributing factor to the member’s death.

(2) The death was caused by the intentional misconduct of the member or by the member’s intent to cause the member’s own death.

(3) The member was voluntarily intoxicated at the time of death.

(4) The member was performing the member's duties in a grossly negligent manner at the time of death.

(5) An individual who would otherwise be entitled to a benefit under [this subsection](#) was, through the individual's actions, a substantial contributing factor to the member's death.

(6) The death qualifies for a volunteer emergency services provider death benefit pursuant to [section 100B.31](#).

16. *Ineligibility for disability benefits.*

a. A member otherwise eligible to receive a disability retirement benefit under [this chapter](#) shall not be eligible to receive such a benefit if the system determines that any of the following conditions for ineligibility applies:

(1) The disability would not exist but for the member's chemical dependency on a schedule I controlled substance, as defined in [section 124.204](#), or the member's chemical dependency on a schedule II controlled substance, as defined in [section 124.206](#), resulting from the inappropriate use of the schedule II controlled substance. For purposes of this subparagraph, "chemical dependency" means an addiction or dependency, either physical or psychological, on a chemical substance. Persons who take medically prescribed drugs shall not be considered chemically dependent if the drug is medically prescribed and the intake is proportionate to the medical need.

(2) The disability is a mental disability proximately caused by appropriate disciplinary actions taken against the member, or by conflicts with a superior or coworker if the superior or coworker was acting legally and appropriately toward the member when the conflicts occurred.

b. A member otherwise eligible to receive a disability retirement benefit under [this chapter](#), or who is receiving such a benefit, shall not be eligible to receive such a benefit beginning with the month following the determination by the system that the disability would not exist but for the action of the member for which the member has been convicted of a felony.

c. A member eligible to commence receiving a disability benefit on or after July 1, 2000, may be ineligible to receive a disability retirement benefit if the system determines that the member's alcoholism or drug addiction was a contributing factor material to the determination of the member's disability. Upon a determination that the member's alcoholism or drug addiction was a contributing factor in the member's disability, the system shall direct the member to undergo substance use disorder treatment that the medical board determines is appropriate to treat the member's alcoholism or drug addiction. After the end of a twenty-four-month period following the member's first month of entitlement to a disability benefit, the system shall reevaluate the member's disability. If the system determines that the member failed to comply with the treatment program prescribed by this paragraph and that the member would not be disabled but for the member's alcoholism or drug addiction, the member's entitlement to a disability benefit under [this chapter](#) shall terminate effective the first day of the first month following the month the member is notified of the system's determination.

d. A person otherwise eligible to receive an ordinary or accidental disability retirement benefit under [this chapter](#) shall not be eligible to receive such a benefit if the person is subsequently removed, discharged, demoted, or suspended pursuant to [section 400.18](#) or [400.19](#), or other comparable process. Upon determination of ineligibility pursuant to this paragraph, the person's entitlement to a disability benefit under [this chapter](#) shall terminate and any disability retirement allowance received by such a person must be returned to the system together with interest earned on the disability retirement allowance calculated at a rate determined by the system. However, the determination of ineligibility as provided under this paragraph may be waived for good cause as determined by the board. The burden of establishing good cause is on the person who received the disability retirement allowance.

17. *Limitations on benefits — prisoners.*

a. An individual who is otherwise entitled to a retirement allowance under [this chapter](#) shall not receive a retirement allowance for any month during which both of the following conditions exist:

(1) The individual is confined in a jail, prison, or correctional facility pursuant to the individual's conviction of a felony.

(2) The individual has a spouse, or a child or children, as defined in [section 411.1](#).

b. The amount of the retirement allowance not paid to the individual under paragraph "a" shall be paid in the following order of priority:

(1) To the individual's spouse, if any.

(2) If there is no spouse, then to the individual's child or children, as defined in [section 411.1](#).

c. [This subsection](#) shall not be construed in a manner that impairs the rights of any individual under a marital property, spousal support, or child support order. In addition, [this subsection](#) shall not be construed to impair the statutory rights of a governmental entity, including but not limited to the right of a governmental entity to collect an amount for deposit in the victim compensation fund established in [chapter 915](#).

[C35, §6326-f6; C39, §**6326.08**; C46, 50, 54, 58, 62, 66, 71, 73, 75, 77, 79, 81, §411.6; [82 Acts, ch 1261, §30 – 39, 47](#)]

[84 Acts, ch 1285, §23; 86 Acts, ch 1203, §3; 86 Acts, ch 1243, §27, 28; 88 Acts, ch 1242, §55 – 59; 90 Acts, ch 1240, §53 – 66; 91 Acts, ch 41, §3; 92 Acts, ch 1201, §64 – 68; 94 Acts, ch 1183, §69 – 72; 96 Acts, ch 1178, §3, 4; 96 Acts, ch 1187, §101 – 103, 110; 98 Acts, ch 1183, §86 – 92, 99; 2000 Acts, ch 1077, §95 – 107, 110; 2002 Acts, ch 1135, §42 – 51; 2004 Acts, ch 1103, §57, 65, 66; 2006 Acts, ch 1092, §13 – 17; 2006 Acts, ch 1103, §4; 2009 Acts, ch 71, §1, 2; 2009 Acts, ch 99, §2, 3; 2010 Acts, ch 1167, §45 – 47; 2013 Acts, ch 20, §5, 6; 2013 Acts, ch 90, §98; 2023 Acts, ch 19, §1116; 2024 Acts, ch 1138, §5 – 9; 2025 Acts, ch 30, §69](#)

Referred to in [§256.212, 411.1, 411.3, 411.4, 411.5, 411.6A, 411.6C, 411.9, 411.15, 411.21, 411.22, 509A.13C](#)

Workers' compensation, [chapter 85](#)

Subsection 5, paragraph d amended