MFPRSI

MUNICIPAL FIRE & POLICE RETIREMENT SYSTEM OF IOWA

Retirement Resources

Disability Benefits

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What disability benefits are provided by your state's pension plan for police officers and firefighters?

Statutory Provisions

Ordinary Disability Retirement Benefit

Applies "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." [and the member is not eligible for accidental].

§ 411.6(3)

Accidental Disability Benefit

Applies if the member meets the requirements for ordinary, and the incapacity is "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."

§ 411.6(5)

Does whether the injury occurred on-duty or off-duty affect the benefit? If yes, how?

Yes – next slide

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Accidental vs Ordinary Disabilities

	Accidental Disability	Ordinary Disability
Minimum Age	None	None
Benefit Percentage Multiplier:		
Less than 5 years of service	60%	25%
More than 5 years of service	60%	50%
Is the disabled member eligible for the service retirement multiplier if it is greater than the disability multiplier?	Yes	Yes
Taxability of disability	Partially taxable	Fully taxable

What are the eligibility criteria for on-the-job, or “duty,” disability pension benefits?

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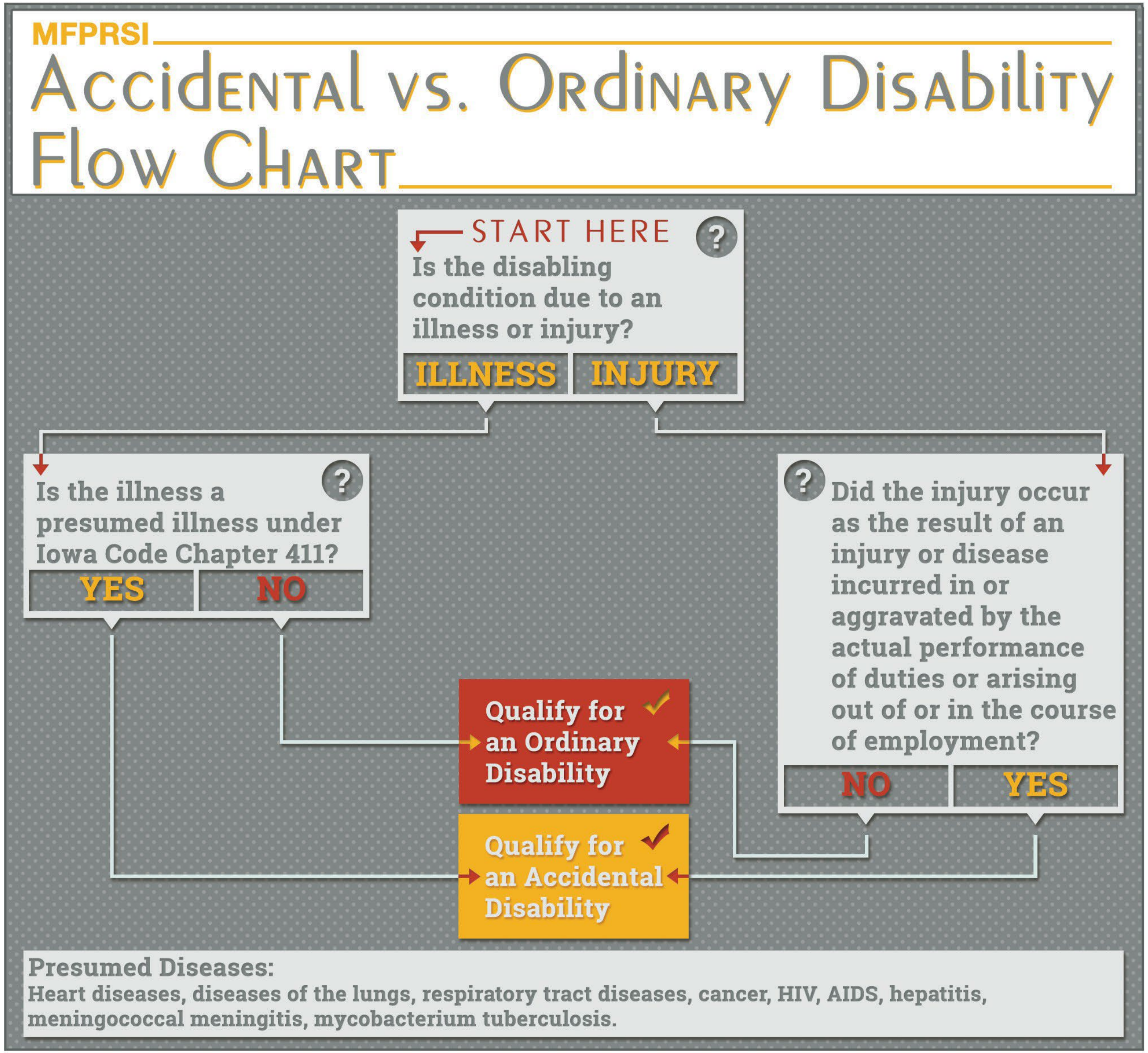

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Accidental vs. Ordinary Disability Flow Chart
START HERE
Is the disabling condition due to an illness or injury?
ILLNESS
INJURY
Is the illness a presumed illness under Iowa Code Chapter 411?
YES
NO
Did the injury occur as the result of an injury or disease incurred in or aggravated by the actual performance of duties or arising out of or in the course of employment?
NO
YES
Qualify for an Ordinary Disability
Qualify for an Accidental Disability
Presumed Diseases:
Heart diseases, diseases of the lungs, respiratory tract diseases, cancer, HIV, AIDS, hepatitis, meningococcal meningitis, mycobacterium tuberculosis.

Are there any special eligibility requirements for disability benefits when the disability is based on a psychological condition, such as a treatment requirement? For example, in Minnesota, we require up to 6 months of psychological condition treatment before a member can be approved for a disability pension. If yes, do you have any data showing that those requirements have resulted in more members returning to work rather than having to take leave for the disability?

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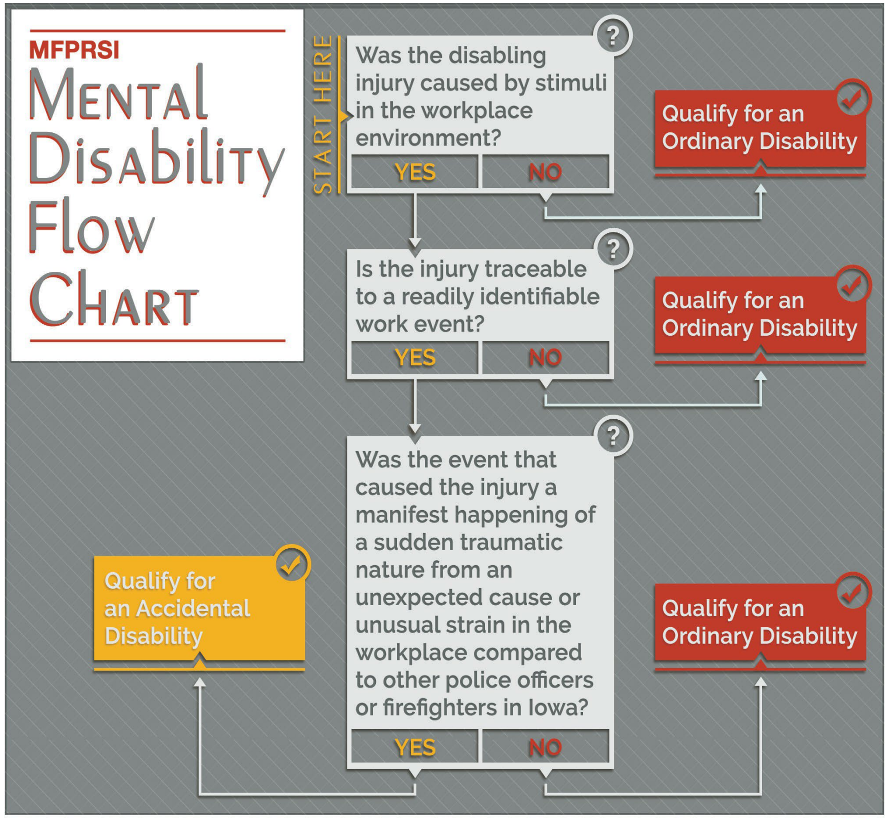
Additional Requirements for Mental Disabilities

To be considered Accidental, mental disabilities must meet the following 2 qualifications:

1. The injury must be traceable to a readily identifiable work event.
2. The event must constitute a manifest happening of a sudden traumatic nature from an unexpected cause or unusual strain in the workplace. Whether an event 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 firefighters in Iowa.



Who makes the disability determination? Is there an appeal process and, if so, how frequently is that used?

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Levels of Review

1. Initial Review by Staff

2. Appeal heard by Disability Appeals Committee

3. Decision approved by full Board of Trustees

4. Certiorari Action requesting review by Polk County District Court

5. District Court Decision appealed to Iowa Supreme Court or Iowa Court of Appeals

6. If heard by Iowa Court of Appeals, additional review by Iowa Supreme Court may be available

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Does your state's pension plan have any communication with your state's workers' compensation system as a disability case moves through each system? If yes, what does that look like?

No – MFPRSI members are exempt from workers compensation under Iowa Code. Municipalities pay direct cost of medial care related to injuries.

Is it common for police officers and firefighters to retain legal counsel to represent them in seeking disability benefits or appealing a determination?

Initial Application Process – Seldom
Appeal Process – Almost always

What is the average normal cost to the pension plan of providing disability benefits to a police officer or firefighter?

$350,000 (does not include staff time)

What health insurance coverage, if any, is available to members receiving disability benefits?

No insurance provided through MFPRSI.

Unrelated to disability, is health insurance coverage provided for police officers and firefighters who retire before age 65?

No insurance provided through MFPRSI.

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Has your state's pension plan experienced what you might consider an excessive rate of disability leaves and, as a consequence, greater liability for disability benefits than anticipated? If so, have you put in place any measures to address that?

MFPRSI has not experienced an excessive rate of disabilities but has experienced an increase in disabilities since 2020.

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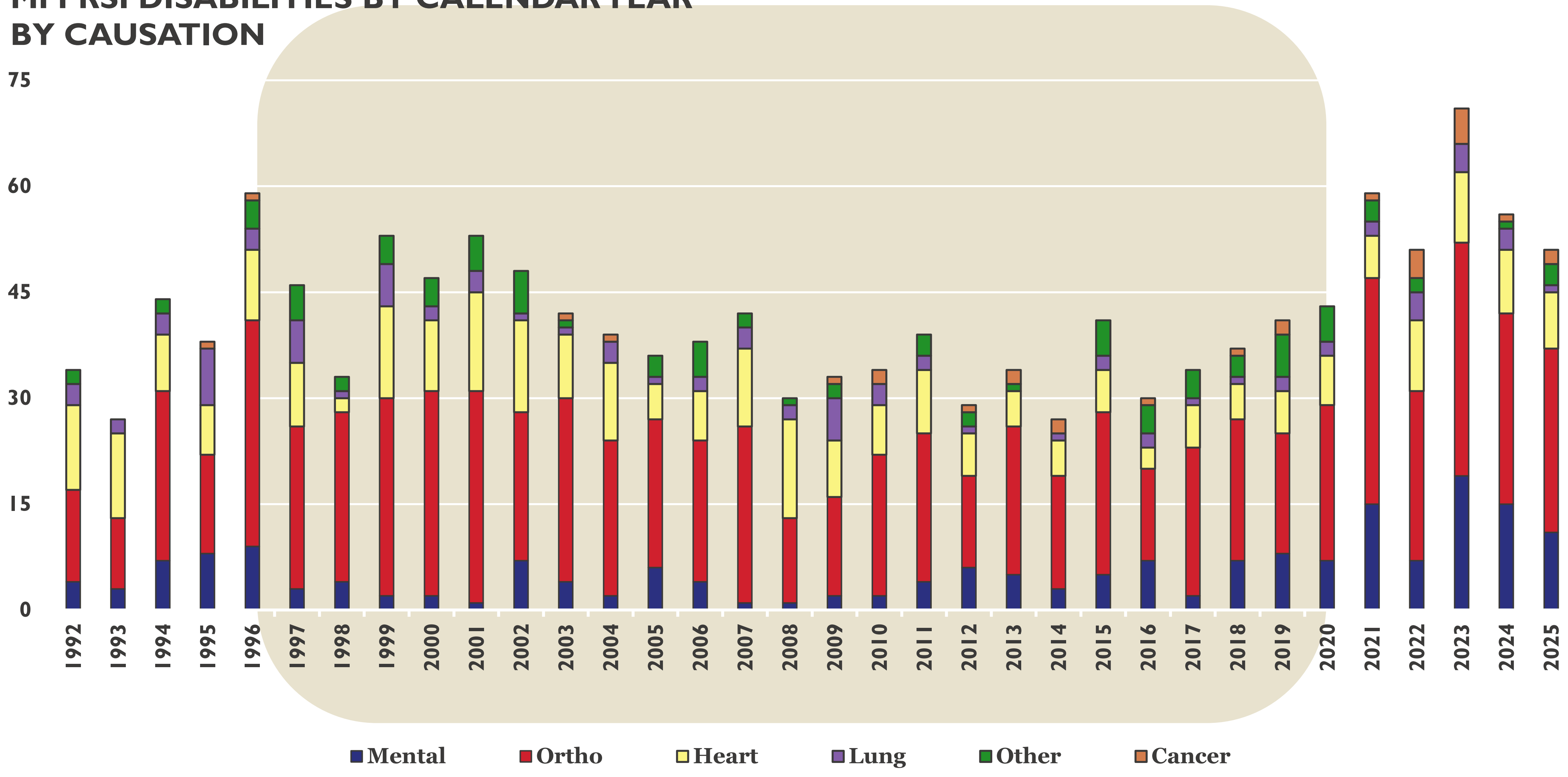
MFPRSI DISABILITIES BY CALENDAR YEAR BY CAUSATION



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As a follow-on to the foregoing question, has this been particularly a concern with police officers and firefighters claiming disability benefits due to PTSD? If so, have you put in place any measures to address that?

No specific concerns regarding PTSD. However, the Iowa Legislature codified the higher standard to qualify for an accidental mental disability in 2024.

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As another follow-on, have you detected any incidents of what might be considered fraudulent claims for disability benefits, such as cases where a police officer was going to be terminated for cause and claimed disability based on PTSD before the termination occurred? If so, have you put in place any measures to address that?

MFPRSI has a Member in Good Standing Requirement for disability benefits.

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Member in Good Standing

A member in service who has not been terminated by the employing city of the member pursuant to Iowa Code sections 400.18 or 400.19.

Disciplinary actions other than discharge do not adversely affect a member's status as a member in good standing.

If a member is ultimately determined not to be in good standing, the member must return all amounts received to the System with interest calculated at a rate determined by the System.