



KPPA

Kentucky Public Pensions Authority

DISABILITY BENEFITS

Informational Handbook



Members participating
before
September 1, 2008



Members participating
September 1, 2008
through
December 31, 2013



Members participating
January 1, 2014
and after

DISABILITY BENEFITS

If you are a member of the County Employees Retirement System (CERS), Kentucky Employees Retirement System (KERS), or State Police Retirement System (SPRS) and you become disabled during the course of employment, you may be eligible to receive disability retirement benefits through the Kentucky Public Pensions Authority (KPPA). The requirements to qualify for disability retirement and the steps you must take to apply for benefits are provided in this booklet.

Members can use KPPA's Self Service website at kyret.ky.gov to view account information, including participation date, and calculate a benefit estimate which includes the date the member is eligible for an unreduced benefit. Read more about Self Service features on page 10.

Please note that members participating prior to August 1, 2004 who are eligible for an unreduced benefit cannot apply for a disability benefit.




Request Disability Benefit Estimates

Members interested in applying for disability retirement may request estimates to show what disability benefits would be if the member is approved. For members who are also eligible for service retirement, estimates for both disability and service retirement can be requested for comparison purposes. To request a disability estimate, please call our office at (502) 696-8800 or (800) 928-4646. Members still on payroll will be asked to provide an anticipated last day of paid employment¹ for the estimate. Members can apply for disability retirement while being on payroll. It is not necessary to terminate employment to apply for disability retirement.

¹*"Last day of paid employment" is the date employer and employee contributions must be reported to KPPA. Employee and employer contributions must be reported to KPPA for all months in which the member worked in a participating position for an average of 100 hours, except for classified school board employees, who must average 80 hours of work per month in a participating position for employer and employee contributions to be properly reported to KPPA. Please be aware that "last day of paid employment" does not necessarily mean the last day that the member worked and/or the last day of work for which the member received payment from their employer.*

QUALIFICATIONS FOR NONHAZARDOUS MEMBERS

A nonhazardous member must meet the following requirements:

-  Have a minimum of 60 months of service credit, 12 of which are credited as current service.²
-  **Form 6000, Notification of Retirement**, must be on file at KPPA no later than 24 months after the last day of paid employment in a regular full-time position.
-  The medical examiners employed by Managed Medical Review Organization (MMRO), our third party vendor, determine that the member is functionally incapacitated since his or her last day of paid employment from performing his or her job, or a job of similar duties.

An incapacity must not result directly or indirectly from bodily injury, mental illness, disease or condition which pre-existed the membership in the systems operated by KPPA or reemployment, whichever is more recent. The prohibition against pre-existing conditions shall not apply if the incapacity is the result of bodily injury, mental illness, disease or condition that has been substantially aggravated by an injury or accident arising out of or in the course of employment, or if the member has at least 16 years of current or prior service with employers participating in the systems operated by KPPA.

² *The 60 month service requirement shall be waived if the disability is a result of a duty-related injury. A duty-related injury is a single traumatic event that occurs while the employee is performing the duties of their position; or a single act of violence committed against the employee that is found to be related to their job duties, whether or not it occurs at their job site. The person must be totally and permanently disabled to engage in any occupation for remuneration or profit as a result of a duty-related injury.*

KPPA contracts with Managed Medical Review Organization (MMRO) for administration of disability retirement claims. MMRO may reach out to members regarding their application for disability retirement.

QUALIFICATIONS FOR HAZARDOUS MEMBERS

A hazardous member must meet the following requirements:



Have a minimum of 60 months of service credit, 12 of which are credited as current service.³



Form 6000, Notification of Retirement, must be on file at KPPA no later than 24 months after the last day of paid employment in a regular full-time position.



The medical examiners employed by MMRO determine that:
The member is eligible for total and permanent disability because they are incapable of engaging in any occupation for remuneration or profit, **or**

The member is eligible for hazardous disability because they are totally incapable of working in a hazardous position, but may still be capable of performing other types of work.

An incapacity must not result directly or indirectly from injury intentionally self-inflicted while sane or insane; bodily injury, mental illness, disease or condition which pre-existed membership in the systems operated by KPPA or reemployment, whichever is more recent. The prohibition against pre-existing conditions shall not apply if the incapacity is the result of bodily injury, mental illness, disease or condition that has been substantially aggravated by an injury or accident arising out of or in the course of employment, or if the member has at least 16 years of current or prior service with employers participating in the systems operated by KPPA.

³ *The 60 month service requirement shall be waived if the disability is a total and permanent disability or a hazardous disability that is a result of an act in the line of duty. An act in the line of duty is an act occurring or a thing done which was required in the performance of the specified duties.*

STEPS REQUIRED TO

APPLY FOR DISABILITY

Members who wish to apply for disability should follow the steps listed below:

1

Step 1: The member must accurately complete and file a [Form 6000](#) within 24 months of the last day of paid employment in a regular full-time position. If the member's disabling condition resulted from a duty-related injury (nonhazardous members) or an act in the line of duty (hazardous members), an incident report must accompany the Form 6000. **Upon receipt of a valid Form 6000, KPPA will refer the application to MMRO. MMRO will provide the member with a disability packet which includes the forms referenced in the steps below.**

2

Step 2: The member must obtain all medical information pertaining to the disabling condition for which he or she is applying for disability and file the information with MMRO. MMRO and KPPA are not responsible for copying medical records for the member.

3

Step 3: The member must accurately complete a [Form 8035](#), Employee Job Description, listing and describing the duties of the job performed as of the last day of paid employment and file the form with MMRO. *The member must request reasonable accommodations from their employer as the member will be required to provide proof that this request was made.*

Managed
Medical
Review
Organization



MMRO

STEPS REQUIRED TO APPLY FOR DISABILITY

4 **Step 4:** The member must accurately complete a **Form 8040**, Prescription and Non-prescription Medications, listing all current medications he or she is taking and file the form with MMRO.

5 **Step 5:** Once Steps 2 - 4 have been completed, the member will need to certify that the information is ready for the medical examiners to review by completing a **Form 8001**, Certification of Application for Disability Retirement and Supporting Medical Information, and file the form with MMRO.



Note: The member must file **Forms 8035, 8040, 8001** and all medical information pertaining to the disabling condition to complete the application for disability retirement.

EMPLOYER REQUIREMENTS

Once the member has filed a valid Form 6000, MMRO will request the following information from the employer:

Form 8030: The employer must complete a [Form 8030](#), Employer Job Description, listing and describing the duties performed by the person as of their last day of paid employment and file the form with MMRO.

REQUEST FOR ACCOMMODATIONS

An employee must make a request for reasonable accommodations under the Americans with Disabilities Act (as provided for in 42 United States Code sec. 12111(9) and 29 Code of Federal Regulations Part 1630). The employer must submit evidence of the response to the employee's request for accommodations. If the employee has not made a request as of the date the employer completes the Form 8030, the employer should indicate what accommodations could have been provided to the employee.

If the member or the employer fail to complete and file the required forms and supporting medical information with MMRO within 180 calendar days of the date the member filed the Form 6000, Notification of Retirement, the member's application for disability retirement will be void. This could possibly prevent the member from qualifying for disability retirement benefits in the future or delay the disability decision by our medical examiners which may delay the member's retirement benefits and health insurance coverage.

DISABILITY DETERMINATION

Upon receipt of the [Form 8001](#) certifying that all objective medical evidence and other required forms are ready to be evaluated by the medical examiners, MMRO will submit all evidence for review. The examiners must determine if the member, since their last day of paid employment, has been mentally or physically incapacitated to perform the job, or job of like duties, from which they received their last paid employment. The incapacity must be expected to last at least 12 months or result in death to be considered permanent. In addition, the incapacity cannot be directly or indirectly related to a condition that pre-existed membership or reemployment for persons with less than 16 years of service, unless objective medical evidence demonstrates that an injury or accident arising out of or in the course of employment substantially aggravated the underlying pre-existing condition.

If disability retirement is approved, the retirement benefit will be effective the first day of the month following the last day of paid employment.

APPEAL PROCESS

If a member is denied disability retirement benefits by the medical examiners, the member will be notified of his or her right to appeal.



KPPA

Kentucky Public Pensions Authority



CERS

County Employees Retirement System



KERS

Kentucky Employees Retirement System



SPRS

State Police Retirement System

DISABILITY RETIREMENT MAXIMUM

If a person receiving disability retirement benefits through KPPA applies for Social Security disability and/or workers' compensation, the disability benefits from KPPA may be reduced if the combined income from the systems operated by KPPA, Social Security, and workers' compensation exceeds 100% of the member's final rate of pay or final compensation, whichever is higher. Members who have been awarded Social Security disability or workers' compensation are required to notify our office.

REVIEW PROCESS

Prior to the normal retirement date, KPPA is required to perform periodic employment and medical reviews of members receiving disability retirement allowances. KPPA may conduct these reviews annually, or less frequently as determined by the medical examiner, but not less than once every five years. As part of the review, the member will be required to submit updated medical records, employment records, and a KPPA Review Form prescribed by the Board. Medical records should include all information regarding the bodily injury, mental illness, or disease for which the member is receiving a disability benefit.

The normal retirement date is the first day of the month following the 65th birthday for members participating in a nonhazardous position last. For members participating in a hazardous position last who began participating prior to September 1, 2008, the normal retirement date is the first day of the month following a member's 55th birthday. For members participating in a hazardous position last who began participating on or after September 1, 2008, the normal retirement date is the first day of the month following the member's 60th birthday.

EMPLOYMENT AFTER RETIREMENT

A member receiving disability retirement benefits who contemplates any employment after retirement must provide KPPA with a detailed job description of the intended position PRIOR to returning to work. The job description must be provided by the employer. The medical examiner will review the position description to determine if the person may accept the position, return to work and still remain eligible to continue receiving disability benefits.

PLEASE NOTE: There are additional provisions regarding reemployment after retirement that apply to all retirees including those receiving disability benefits. Visit our website at kyret.ky.gov for more information.



A member must also disclose any additional employment or job held at the date of retirement.

If a person receiving disability retirement benefits fails to disclose to KPPA any employment after retirement, or any nonparticipating employment as of the member's disability retirement date, KPPA may recover benefits paid to or on behalf of the person during the period of reemployment.

YOUR RESOURCES



Office Hours
Monday - Friday
8:00am - 4:30pm EST
1-800-928-4646
502-696-8800



SELF SERVICE

LOGIN 

CONNECT TO YOUR ACCOUNT

Go to our website at KYRET.KY.GOV and click LOGIN. Click Register and complete the required steps or log in with your User ID and Password. You can watch a short video for step by step registration instructions.

CREATE LOGIN INFORMATION

We will ask you to create a User ID and Password, which you will use each time you log in to your account. For additional security, you will answer a secret question. This answer will be used if you need to reset your User ID or Password.

REQUEST A PIN

A Personal Identification Number (PIN) is required to take advantage of some Self Service features. A new PIN can be requested through Self Service and sent to the member's mailing address or email on file at KPPA.

Using Self Service, members can:

- View account details
- Upload documents
- Maintain contact information
- Access secure message center
- Apply for retirement
- Calculate retirement estimates and service purchase costs
- Enroll in health insurance at retirement

AFTER RETIREMENT

After retirement, members can access their account through Retiree Self Service using the same User ID and Password created for Member Self Service.



kyret.ky.gov



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Legal Notice

If you have any questions about the material printed in this publication please contact Kentucky Public Pensions Authority (KPPA) at 1-800-928-4646. This publication is intended merely as a general information reference for members of KERS, CERS and SPRS. If you have any specific questions about the subjects covered by this publication, you should contact the retirement office. This publication is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions about your retirement, you should contact KPPA. Any person who knowingly makes a false record or statement to KPPA may be required to pay civil penalties, and legal costs and fees, in addition to repaying all benefits received.



KPPA

Kentucky Public Pensions Authority

1260 Louisville Road
Frankfort, Kentucky 40601

1-800-928-4646

Monday - Friday
8:00 AM - 4:30 PM (EST)

kppa.mail@kyret.ky.gov
General Questions only (*unsecure*)

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