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Disability Retirement Guide

This guide contains the information and forms needed to apply for a disability retirement. This guide provides disclosure of certain terms and conditions of SDCERA membership and benefits available to members in applying for disability retirement. The guide is designed to give you information as simply and accurately as possible as of the date of issuance of this guide.

In order to obtain a disability retirement benefit, the Board of Retirement has established application procedures pursuant to Rule XIII of the By-Laws and Regulations. The rules for processing applications for disability retirement benefits under the County Employees Retirement Law of 1937 are stated in their entirety and included in this guide. This packet contains the following:

- Application for Disability Retirement, including sections on:
 - Claims against Third Party
 - Authorization to Obtain Information
 - Physician Questionnaire
- Member's Statement of Job Duties
- Administrative Recommendation—Process and Policies for Disability Applications
- Procedures and Regulations for Disability Retirement Hearings

The application, including the Claims against Third Party, Authorization to Obtain Information and Physician Questionnaire sections and the Member's Statement of Job Duties, **must be completed** for an application to be processed. Incomplete, inaccurate and/or unsubstantiated applications will be returned to the applicant for correction and/or submitted to the Board of Retirement with a recommendation to deny the application based on procedural insufficiencies. SDCERA is available to meet with any member or authorized representative for the purpose of resolving procedural deficits.

SDCERA is governed by the County Employees Retirement Law of 1937 (Government Code Section 31450 et seq.) as it has been adopted and implemented by the San Diego County Board of Supervisors and the SDCERA Board of Retirement. If there is any inconsistency between this booklet and the governing law, the law will govern. Decisions relating to the plan will be made after reference to the statutes and any resolutions, regulations, and policies governing administration of SDCERA as they exist at the same time of the decisions.

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Section 1: Permanent Incapacity

You may be eligible for disability retirement if you have a permanent disability (mental or physical) that permanently incapacitates you from substantially performing the usual duties of your job. Your incapacity is permanent if change for the better or worse is not to be reasonably anticipated under usual standards.

The disability retirement benefit does not cover temporary disabilities. With temporary conditions, you should contact your employer about the benefits which may be available to you.

Section 2: Obtaining an Application

In order to file an application, you should contact SDCERA at 619.515.6864 to request a disability retirement packet. The packet contains the procedures, rules, and forms relative to filing. Once you have reviewed the application materials, contact SDCERA to set up an appointment and initial case interview. Applications by mail are not accepted unless circumstances prevent you from appearing at the SDCERA office. Staff will make a home visit under special circumstances.

All documents submitted to SDCERA relating to an application for disability retirement are kept confidential.

Section 3: Time to File

- When you believe your medical condition prevents you from permanently performing your usual job duties
- While you are still employed
- Within four months after you have terminated employment
- Any time after terminating employment if you have been continuously disabled since your separation.

Section 4: Disability Retirement Filing Options

Service-connected disability retirement (SCDR) - Disability resulting from or caused by an injury, illness or disease related to your employment.

Nonservice-connected disability retirement (NSCDR) - Disability resulting from or caused by an illness or injury not related to your employment. You must have at least five years of SDCERA/reciprocal service credit to be eligible for this benefit.

Service Retirement Pending (SRP) – If you are eligible for a regular service retirement, you may apply for a service retirement benefit, pending the determination of your eligibility for a disability retirement. If the disability retirement is granted, appropriate adjustments will be made retroactively from the effective date of your disability application. If the disability retirement is *not* granted, you will not be able to return to your employment, but will continue to receive a regular service retirement benefit. If you are rehired by the County of San Diego you must submit a written request to the Board of Retirement asking for the Board's consideration and approval of your reinstatement to active SDCERA membership.

Section 5: Required Documents

In order to begin processing a disability retirement claim, the following items must be submitted/completed in their entirety:

- Application for Disability Retirement, including sections on:
 - Claims against Third Party
 - Authorization to Obtain Information
 - Physician Questionnaire
- Member's Statement of Job Duties
- Class Description

• **Application for Disability Retirement**

Applications for disability retirement must be complete, accurate and timely. The application may be filed by a member, authorized representative, or by a department head/personnel officer. By law, the applicant must prove permanent incapacity. Further, if the application is for a service-connected disability retirement, the applicant must also prove that the permanent incapacity arose out of and in the course of the member's employment. If the application is for a nonservice-connected disability retirement, the member must have completed at least five years of SDCERA/reciprocal service credit.

Claims against Third Party

The section of the application must be completed in its entirety before your application can be processed.

Authorization to Obtain and Release Medical Records

This section allows SDCERA to obtain medical records on your behalf. SDCERA must have this signed authorization before your application can be processed.

Physician's Questionnaire

The questionnaire must be completed by the applicant's physician. It is the applicant's responsibility to have the section completed in its entirety before application processing can begin.

• **Member's Description of Job Duties form**

This form is the member's description of his/her job duties. SDCERA must have this form completed in its entirety and it must be signed under penalty of perjury and submitted with the application. The form is included with this guide and is also available from SDCERA.

Section 5: Required Documents (continued)

- **Class Description**

The Class Description form identifies the specific position for which you are claiming a disability. Copies of class descriptions are available from the County of San Diego Department of Human Resources, or on the County of San Diego Intranet or Internet. Your department or SDCERA can assist you in obtaining a class description form if you are unable to obtain one. SDCERA encourages you to give a copy of the class description form to the physician who completes the Physician Questionnaire (see above).

Section 6: Cancellation of Benefits

If you are granted a disability retirement benefit up until you attain the age of 55, SDCERA can require you to submit to a medical re-evaluation. If the Board of Retirement determines you are no longer permanently incapacitated, your disability retirement can be canceled, but only if the County of San Diego agrees to reinstate you to your former position. If any member in this situation refuses to submit to a re-evaluation, SDCERA disability retirement benefits will be discontinued until the refusal is withdrawn. If the refusal continues for one year, the disability retirement will be canceled.

Section 7: Misconduct

You are ineligible for a disability retirement benefit if the Board of Retirement determines that your disability is due to extreme use of alcohol or drugs, willful misconduct or violation of law on your part. Additionally, under some circumstances, your member contributions and interest may be paid to you as a lump sum (instead of as an annuity) if the Board determines your willful misconduct or that you are in violation of the law.

Section 8: Safety Member Considerations

Pursuant to government code, this section applies only to Safety members and certain other members (as explained below).

If you are an SDCERA Safety member or a member in active law enforcement (or a County probation officer in the case of the blood-borne infectious disease presumption) and you have completed a combined five years or more of service as a member of SDCERA or a reciprocal retirement system, one of the following presumptions may apply, provided that you otherwise satisfy the requirements of the presumption:

Heart trouble

If you develop heart trouble, and you are permanently incapacitated for the performance of duty as a result of heart trouble, you will be presumed eligible for a service-connected disability retirement. Such heart trouble shall not be attributed to any disease existing prior to the development of the heart trouble.

Cancer

If you develop cancer, it is presumed to have arisen out of and in the course of employment. Notwithstanding the existence of nonindustrial predisposing or contributing factors, if you are permanently incapacitated for the performance of duty as a result of cancer, you will be presumed eligible for a service-connected disability retirement if you demonstrate that you were exposed to a known carcinogen (known carcinogenic agents as recognized by the International Agency for Research on Cancer or the Director of the Department of Industrial Relations) as a result of performance of job duties. Such cancer shall not be attributed to any disease existing prior to the development or manifestation of the cancer. The presumption is rebuttable by evidence that the carcinogen to which you have demonstrated exposure is not reasonably linked to the disabling cancer provided that the primary site of the cancer has been established. Following the termination of service, this presumption is extended three calendar months for each full year of service, not to exceed 60 months, beginning on the last day worked.

Section 8: Safety Member Considerations (continued)

Blood-borne infectious disease

If you have been exposed to blood or blood products during the performance of duties and develop a blood-borne infectious disease (including but not limited to diseases defined by the California Department of Industrial Relations), it is presumed that the illness has arisen out of and in the course of employment. If you are permanently incapacitated for the performance of duty as a result of the exposure, you will be presumed eligible for a service-connected disability retirement. The disease so developing or manifesting itself shall not be attributed to any disease existing prior to that development or manifestation. The presumption is rebuttable by other evidence. Following termination of service, this presumption is extended three calendar months for each full year of service, not to exceed 60 months, beginning on the last day worked.

Effective January 1, 2009, this provision also includes any methicillin-resistant *Staphylococcus aureus* (MRSA) skin infection. If you develop MRSA, it is presumed to have arisen out of and in the course of employment. If you are permanently incapacitated for the performance of duty as a result of MRSA, you will be presumed eligible for a service-connected disability retirement. The MRSA presumption is applicable for up to 90 days after termination of service, and is applicable regardless of length of service in the retirement system.

Exposure to biochemical substances

If you become ill and unable to perform your duties or die due to exposure to a biochemical substance (including but not limited to any chemical warfare agent, biological warfare agent, or nuclear or radiological agent), it is presumed that the illness has arisen out of and in the course of employment. The illness that develops or manifests itself shall not be attributed to any illness existing prior to that development or manifestation. The presumption is rebuttable by other evidence. Following termination of service, this presumption is extended three calendar months for each full year of service, not to exceed 60 months, beginning on the last day worked.

Section 9: Administrative Process

Members are asked to participate in two interviews with SDCERA staff. The first appointment may be scheduled by the member at any time prior to filing an application. The second interview is held during the administrative review stage and scheduled by a staff member.

After all the documentation is complete for submission to SDCERA, an appointment for an initial applicant interview should be scheduled by the applicant with SDCERA staff. Appointments may be made by calling 619.515.6864. The purpose of the interview is for SDCERA staff to review documents and answer any initial questions you may have about the application process. Following the initial interview, SDCERA will begin processing the application.

Section 10: Medical Evaluations

As part of the process of a disability retirement application, a member may be required to participate in an examination with one or more physicians on behalf of the Board of Retirement. Failure to keep any medical appointment made for the member by SDCERA may result in the denial of the application. Additionally, the member will be responsible for any fees incurred as a result of a late cancellation or "no show" appointment. If a member needs to cancel or reschedule an appointment, the appointment must be rescheduled within 48 hours of the original appointment.

Section 11: Board of Retirement Action

After the administrative review process is complete, the application is submitted to the Board of Retirement with a recommendation to grant and/or deny the claims made within the application. There are four possible scenarios for each application:

(1) **Administrative recommendation to grant**—when a preponderance of evidence supports all claims made in the application, staff may recommend that the application be granted.

(2) **Administrative recommendation to grant in part and deny in part**—when a preponderance of the evidence supports the claim for a disability retirement based on permanent incapacity, but there is conflicting or a lack of evidence on other claims made by the applicant, staff may recommend the application be granted on the issue of permanent incapacity, but denied on other claims.

(3) **Administrative recommendation to grant on the issue of permanent incapacity pending investigation into causation**—when a preponderance of evidence supports the claim for a disability retirement based on permanent incapacity, but further investigation is required on causation, staff may recommend the application be granted on the issue of permanent incapacity, but defer recommendation on causation pending further investigation and review.

(4) **Administrative recommendation to deny**—when the claims made in the application have not been sufficiently established, staff may recommend denying the application (see *Procedures and Regulations for Disability Retirement* included with this guide).

If a member receives notification from the Board of Retirement that the application has been denied in all or in part, a member may request a hearing de novo. This request must be made timely (within 30 days of the date of service of the Notice of Board Decision). A hearing de novo is an administrative proceeding before a hearing officer (a qualified person appointed by the Board of Retirement to hold a hearing) or the Board of Retirement where evidence is taken to create an administrative record on which a decision on issues within an application for disability retirement will be determined. Simply explained, it's an opportunity for you to verbally explain your case and answer any questions regarding your application and/or supporting documents.

Following a hearing de novo, the hearing officer will make a recommendation to the Board of Retirement to (1) grant; (2) grant in part, or (3) deny the application. If you receive notification from the Board of Retirement that the application has been denied based on the hearing officer's recommendation to the Board, you have a right to an appeal (see *Procedures and Regulations for Disability Retirement* included with this guide).

Section 12: Calculation of Benefits

Disability retirement benefits are based on formulas. If you are eligible for a disability retirement benefit AND a service retirement benefit, you will receive the greater benefit. Please review the following information about calculations and contact SDCERA to receive estimates, or for more information:

Service-connected disability retirement

This monthly, lifetime benefit is equal to 50% of your final average monthly compensation. There is no age or length of service requirement to receive this benefit.

Nonservice-connected disability retirement

This monthly, lifetime benefit is based on a disability formula that multiplies 1.8% of your final average monthly compensation by your years of service credit.

(For example, $1.8\% \times 10 \text{ years} = 18\%$).

If the percentage calculated (18% in the example) is less than 33 1/3%, the number of years remaining until the member's 62nd birthday (55th birthday for Safety members) will be added to the years of service credit to increase the benefit amount. This recalculated benefit cannot exceed 33 1/3%.

(For example, if you are a Safety member and age 50, 5 years would be added to the service credit in the example and the new calculation would be $1.8 \times 15 \text{ years} = 27\%$)

There is no age requirement; however, you must be vested with SDCERA (five years of SDCERA/reciprocal service credit) to be eligible for this benefit. While reciprocal service credit will allow you to be eligible for a non-service connected disability retirement, the reciprocal service credit will not be used in calculating the benefit.

If you are over age 62 (age 55 for Safety members) on the effective date of the nonservice-connected disability retirement, you will receive a benefit based on a service retirement benefit calculation (even if you would not otherwise be eligible for a service retirement benefit).

Section 12: Calculation of Benefits (continued)

Service retirement (not based on disability retirement)

This monthly, lifetime benefit is calculated based on a formula and provides you with a percentage of your final average monthly compensation based on age and length of service. This means the percentage may be different for members with various ages and lengths of service.

Your final retirement payment will also be based on the option you select at the time of your retirement. Read more about options in Section 13.

Frequently asked questions:

What is final average monthly compensation?

Simply explained, this is an amount that is equal to approximately what you earn (in wages) in an average month—before taxes. However, the exact calculation for final average monthly compensation is a monthly amount based on the average compensation earnable during any 26 consecutive pay periods for Tier I and Tier A members, and 78 consecutive pay periods for Tier B members. Compensation may include, in addition to your base salary and specific differential benefits, other items the Board of Retirement has defined for retirement purposes, such as bilingual premium, uniform allowance and night shift premium. Not all elements of pay are included in the earnings used for retirement purposes. For instance, final compensation does not include overtime pay. SDCERA calculates your final average monthly compensation at the time of your retirement, or can help you estimate your final compensation. Contact SDCERA for information.

Will my disability retirement benefit amount ever change?

Yes. Annual cost-of-living adjustments (COLAs) are effective April 1 each year and paid beginning April 30. The COLA is based on the Consumer Price Index (CPI) for the San Diego area and is determined annually by the Board of Retirement. The current annual maximum COLA is 3% for Tier I and Tier A members, and 2% for Tier B members. Any changes in the CPI over the maximum are held in a COLA bank and are applied to your benefit in a future year when the CPI change is less than the maximum.

Section 13: Retirement Benefit Payment Options

Members should educate themselves about payment options prior to retirement. Options are paid monthly and are irrevocable. Members must elect only one option at the time of retirement and after the election is made, it cannot be changed in the future. SDCERA's personalized estimates include the various benefit amounts available to you based on the different options and you may request an estimate from SDCERA.

You should be familiar with the choices so you are able to make the best decision. Please refer to the SDCERA *Survivor and Beneficiary Information* booklet for additional detailed information about eligible beneficiaries and benefits payable upon a member's death.

Unmodified option

This option provides the highest retirement benefit. Additionally, upon your death, your eligible beneficiary receives a survivor's continuance (100% for service-connected disability retirement benefits or a 60% continuance for nonservice-connected disability retirement benefits). This continuance is paid to your eligible spouse or registered domestic partner for their lifetime. If you elect this option, you cannot change your beneficiary after retirement, unless you marry and your new spouse/domestic partner becomes eligible for the continuance.

Option 1

This option provides a slightly reduced benefit. Upon your death, the eligible beneficiary receives a one-time, lump-sum payment of the money left in your member contribution account. The amount left in the account will be based on how long you collected a benefit prior to death. In some cases, there would not be money left in your account, which means your beneficiary would not receive a payment. If this option is chosen, the beneficiary may be changed after your retirement.

Option 2

This option provides a reduced benefit. Upon your death, your beneficiary receives a 100% survivor's continuance (for either service-connected or nonservice-connected disability retirement benefits) for their lifetime. The beneficiary can be any person named as having insurable interest* (see definition on page 15) in your life.

The amount of your benefit is reduced based on a calculation that considers the age difference between you and your beneficiary. The greater the age difference, the greater the benefit could reduce. If this option is chosen, the beneficiary may not be changed after your retirement.

Section 13: Retirement Benefit Payment Options (continued)

Option 3

This option provides a reduced benefit. Upon your death, your beneficiary receives a 50% survivor's continuance (for either service-connected or nonservice-connected disability retirement benefits) for their lifetime. The beneficiary can be any person named as having insurable interest* in your life.

The amount of your benefit is reduced based on a calculation that considers the age difference between you and your beneficiary. The greater the age difference, the greater the benefit could reduce. If this option is chosen, the beneficiary may not be changed after your retirement.

Option 4

This option provides a reduced benefit. Upon your death, more than one eligible beneficiary may be designated to receive a survivor's continuance. This option is generally used as part of dissolution of marriage settlement to provide a continuance to both a previous and a current spouse/ partner.

Note: If you are married or in a registered domestic partnership with someone while you are an SDCERA member and you divorce or dissolve the partnership, please notify SDCERA of your settlement agreement in advance of your retirement so SDCERA can determine whether or not an adjustment to your retirement benefit will be required. Read more in the Dividing Community Property booklet available from SDCERA.

Temporary Supplement to the benefit options

This supplemental benefit is not applicable to disability retirement benefit payment options. However, if your application for a disability retirement is denied, and your retirement benefit payment is based on a service retirement, this option may be available to you. Contact SDCERA for benefit estimates including this option, or for information if you are eligible.

**An insurable interest is defined in California Insurance Code Sections 10110 and 10110.1(a) as follows: "Every person has an insurable interest in the life and health of: a) Himself; b) Any person on whom he depends wholly or in part for an education or support; c) Any person under a legal obligation to him for the payment of money or respecting property or services, of which death or illness might delay or prevent the performance; d) Any person upon whose life any estate or interest vested in him depends."*

"An insurable interest, with reference to life and disability insurance, is an interest based upon a reasonable expectation of pecuniary advantage through the continued life, health, or bodily safety of another person and consequent loss by reason of that person's death or disability or a substantial interest engendered by love and affection in the case of individuals closely related by blood or law."

Section 14: Tax Treatment of Benefits

With the exception of benefits received as the result of a presumption (see section 8), based on Internal Revenue Code (IRC) section 104(a)(1), SDCERA reports benefits received due to a **service-connected** disability retirement that are not more than 50% of a member's final average monthly compensation as nontaxable. Benefit amounts above 50% of final average monthly compensation are considered taxable income.

When a service-connected disability retirement is based on a presumption (see section 8), SDCERA reports the benefits as *not* excludable under IRC Section 104(a)(1) and accordingly, SDCERA reports the benefits as taxable and withholds tax accordingly. *Note: For a service-connected disability retirement based on a biochemical substances presumption and the exposure to the biochemical substance was a direct result of a terrorist or military action against the United States or its allies, benefits will be treated as excludable from income tax. Please see Internal Revenue Service publication 3920 for more information (available by contacting 800.TAX.FORM).*

SDCERA reports benefits received from a **nonservice-connected** disability retirement as taxable income and withholds tax accordingly. The portion of the benefit that includes after-tax contributions (if any) is not taxable. Contact SDCERA for information if this situation affects you. *Note: Prior to January 1, 1997, member contributions were made on an after-tax basis.*

Retired members receive a 1099-R form annually from SDCERA, which records the taxable and nontaxable portions of benefits. The earnings statements retired members receive monthly also show these amounts.

Members are encouraged to seek advice from a professional tax advisor concerning SDCERA retirement benefit payments. SDCERA does not give tax advice and does not have the expertise to discuss tax implications of a member's individual circumstance or benefit from SDCERA. Members may also contact the IRS at 800.TAX.FORM and request IRS Publications 505 and 575 for more information.

SDCERA withholds taxes from monthly benefit payments based on each member's election. Members make an initial election on the SDCERA *Tax Election for Monthly Retirement Benefit* form at the time of their retirement. A member's election to withhold (or not to withhold) will remain in effect until the member revokes it. If changes are necessary, members may submit additional withholding forms at any time. Changes become effective with the next available payroll process.

Section 15: Additional Resources

SDCERA

Call Center 619.515.6800 or 888.473.2372

Web Site: www.sdcera.org

Publications

Booklets

Disability Retirement Guide
Dividing Community Property
Health Insurance Program for Retired Members
Retirement Plan
Survivor and Beneficiary Information

Fact Sheets

Considerations after Termination
Considerations before Purchasing Service Credit
Deferred Membership
Disability Retirement
Earning Service Credit
Health Insurance Allowance
Health Insurance Reimbursement Program
Health Insurance Plans
Medicare Information for SDCERA Health Plans
Purchasing Service Credit
Reciprocity
Refunds
Retirement Benefit Options
Retirement Plan Summary
Rollover/Transfer for Purchasing Service Credit
Supplemental Benefit Allowance

County of San Diego

Employee Benefits

619.236.2203 or 888.550.2203

- COBRA
- Life insurance conversion
- Workers' compensation questions

Deferred Compensation Administration

619.531.5840

- Deferred compensation
- 457 Deferred Compensation Plan
- 401(a) Incentive Retirement Deferred Compensation Plan
- Terminal Pay Plan

Internal Revenue Service

800.829.1040 or www.irs.gov

Medicare

800.633.4227 or www.medicare.gov

CA Public Employees Retirement System

888.225.7377 or www.calpers.ca.gov

Social Security Administration

800.772.1213 or www.ssa.gov

Franchise Tax Board

800.852.5711 or www.ftb.ca.gov

Employee Development Department (SDI)

800.480.3287 or www.edd.ca.gov

Section 16: Ex Parte Communication Policy for Disability Retirement Applications

An ex parte communication is defined as any oral or written, off-the-record communication that is directed to the merits or outcome of a pending disability application proceeding before the Board of Retirement. To ensure that the decision-making process is fair and impartial, applicants, attorneys, hearing officers and board members are prohibited from engaging in informal communications that could influence how the application is decided.

An application is pending before the Board of Retirement until the decision of the Board can no longer be appealed administratively or, if applicable, until the conclusion of a writ of mandamus or other appellate process.

An Applicant or anyone acting on behalf of an Applicant shall not initiate an ex parte communication with a Board Member or Hearing Officer concerning the merits of, or any substantive matters relating to, a pending application.

A Hearing Officer shall not initiate, permit or consider an ex parte communication with an Applicant, a lawyer representing an Applicant or SDCERA, a Board Member, health care professionals, expert witnesses or investigators or consider other communications made to the Hearing Officer outside the presence of all parties concerning a pending application, except as follows:

A Hearing Officer may initiate or permit an ex parte communication where circumstances require for scheduling, administrative purposes or emergencies that do not deal with substantive matters provided the Hearing Officer reasonably believes that no party will gain a procedural or tactical advantage as a result of the ex parte communication.

A Board Member shall not initiate, permit or consider an ex parte communication with Applicants, Hearing Officers, lawyers, health care professionals, expert witnesses or investigators outside the presence of all parties concerning a pending application. Further, a Board Member shall not consider any other communications made to the Board Member individually or outside the presence of all parties concerning the pending application.

A Board Member shall disclose the circumstances and substance of any ex parte communication concerning a disability application on the record at the time of the hearing on the application before the Board of Retirement.

Section 16: Ex Parte Communication Policy for Disability Retirement Applications

(continued)

Hearing Officers and Board Members shall not make any public comments about a pending application that might interfere with a fair hearing. This requirement does not prohibit Hearing Officers or Board Members from explaining SDCERA's procedures for disability applications or from discussing legal, procedural or other subject matters relating to the administration of disability proceedings generally in Board meetings, conferences or education programs or with legal counsel.

Questions regarding Ex Parte Communication Policy

If you have questions or need assistance to clarify the content and meaning of the Ex Parte Communication Policy, contact SDCERA. SDCERA will make arrangements for you to discuss and review the policy with an SDCERA Hearing Officer.