



Step by Step Through the Disability Process

*For disability benefits granted
on or after October 1, 2002.*

FPPA

Fire & Police Pension
Association of Colorado

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This brochure is being provided as a summary reference source to give you some general information on disability benefits. Additional benefit information may be found on the FPPA website. Changes to this information will occur from time to time. The applicable statutes and rules will control the availability and administration of disability benefits. For a complete copy of the FPPA Rules and Regulations and the Colorado Revised Statutes governing this plan, visit FPPAco.org or contact FPPA at (303) 770-3772 in the Denver Metro area or toll-free statewide at (800) 332-3772.

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1. The Basics

Who is eligible for disability benefits?

Disability benefits are available for most paid police officers and firefighters who become disabled. The Plan provides 24-hour coverage, on and off duty. NOTE: You are not eligible for a disability benefit if you have met the age and service requirement for normal retirement under a defined benefit pension plan or have reached age 55 with 25 years accumulated service under a money purchase pension plan.

Who determines a disability?

Fire and Police Pension Association (FPPA) is governed by a Board of Directors (Board) consisting of nine members appointed by the Governor and confirmed by the state senate.

FPPA has the sole power to determine eligibility for disability benefits, whether total, permanent occupational, or temporary occupational, for any police officer or firefighter in Colorado who seeks benefits through FPPA. The internal FPPA Death & Disability Review Committee (DDRC) established by the FPPA Board has the authority to grant or deny benefits.

What are the types of disabilities?

FPPA will determine if you are disabled and, if so, the type of disability you may be granted. FPPA provides two types of disability: occupational and total.

Occupational disability - A disability resulting in an incapacity to perform assigned duties. This disability is expected, with reasonable medical probability, to exist for at least one year. Assigned duties means those specific tasks or jobs that a member is required to regularly perform as designated by the employer for a particular position within a job classification.

Within the occupational category, there are two sub-categories - temporary occupational disability and permanent occupational disability.

Temporary occupational disability - An occupational disability for which there is prognosis for improvement or recovery through surgical treatment, counseling, medication, therapy, or other means.

Permanent occupational disability - An occupational disability caused by a condition that is permanent or degenerative, and for which there is no prognosis for improvement or recovery through surgical treatment, counseling, medication, therapy or other means.

Total disability - The inability to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that may be expected to result in death or has lasted or may be expected to last for a period of not less than 12 months.

What are the disability benefits?

1. If you are granted an occupational disability, your normal option base benefit will be: temporary occupational disability - 40% of base salary per year or permanent occupational disability - 50% of base salary per year.
2. If you are granted a total disability, your normal option base benefit will be: 70% of base salary per year.

Certain benefit offsets or reductions apply. Please see Step 4G of this brochure for more information.

Disability benefits may have a benefit adjustment. If you are awarded a total disability benefit, the Statutes currently provide for an annual 3% benefit adjustment. However, if you are awarded a permanent occupational disability or temporary occupational disability benefit, a maximum of 3% benefit adjustment may be granted by the Board on an ad hoc basis.

In most instances, there is a base pay established by the employer that includes vacation time and sick time taken in the normal course of employment. This base pay, plus longevity pay and shift differential if applicable, will usually be the member's base salary.

When do you begin to receive your benefits?

Your benefits will begin to accrue on the day following your last day on the employer's payroll.

● **Example** Last day on payroll: 3/15/2001
Disability benefits begin: 3/16/2001

If your employer indicates that your last day is "pending FPPA determination" FPPA will notify you and your employer of the effective date of the award, which will be the first day of the month following the decision or such other date as the employer designates. For members on an authorized leave of absence, this date may be the date FPPA considered the submitted disability application as complete.

Who qualifies as a spouse?

For purposes of this document the references made to spouse include a person married by common law and a partner in a civil union as recognized by the state of Colorado or another jurisdiction.

What is the taxable status of the disability benefits?

Federal and state tax laws may change. Members are encouraged to consult a tax advisor on these issues.

If you apply for an on-duty disability determination and FPPA determines that your disability is the result of an on-duty injury or occupational disease, your disability benefits will be exempt from state and federal taxes. If your disability is NOT the result of an on-duty injury or occupational disease, then your benefits will be subject to state and federal taxes. If your on-duty disability benefits subsequently become payable to a partner in a civil union, the taxable status of those benefits may change in accordance with federal and state law.

All or a portion of disability benefits paid to members who contribute to the Plan on an after-tax basis will be non-taxable. Check with your employer to determine the taxability of your contributions to the Plan.

Members of non-affiliated local money purchase plans should contact their local pension board regarding taxability of their money purchase plan assets.

If you are granted "on-duty" status and you are a member of the Statewide Defined Benefit (SWDB) Plan, Statewide Money Purchase (SWMP) Plan or Statewide Hybrid (SWH) Plan, any distribution from your Money Purchase Plan, DROP account or Separate Retirement Account (SRA) will be reported as taxable by Fidelity*; however, you may claim the tax exemption when you file your annual tax return. If any distribution is made from one of these accounts to a beneficiary who is a partner in a civil union, your partner may or may not be allowed the tax exemption under federal or state law.

*Fidelity is FPPA's recordkeeper for these accounts.

2. How Do You Get Started?

A. Call FPPA for More Information and/or an Appointment.

Call FPPA and ask to speak with a Death & Disability Benefit Coordinator for more information or to schedule an appointment. Phone and website information are listed on the back of this handout.

B. There is some basic information we will ask when you call:

1. Age
2. Department (Employer)
3. Date of hire/years of service
4. Date of injury/diagnosis
5. Status: active - on payroll - working
 inactive - on payroll - not working
 terminated - off payroll - not working

C. We will explain the application process and send you an application.

1. You need to complete and submit all three packets of the application.
2. Once we receive your complete application and supporting documentation, we will schedule three appointments for you to be examined by physicians appointed by FPPA. These physicians will submit medical reports to FPPA based on their examinations.
3. Your application will be reviewed by the Death and Disability Review Committee which will grant or deny benefits. Details of this process are discussed in STEP 3 - WHAT IS THE APPLICATION PROCESS?

D. There is a deadline for submitting your application.

You must submit your application within 180 days of your last day on the employer's payroll.

3. What is the Application Process?

A. Complete the Disability Benefit Application

As the applicant for a disability benefit, you are responsible for completing and returning the entire application to FPPA. Listed below are some important things to remember.

1. Packet 1 - Applicant's Section

Answer all questions, write "N/A" if not applicable.

NOTE: Make sure you complete the **Waiver for Right to Reinstatement** question, if applicable. If your disability ceases to exist within five years from your disability date and you have waived your right to reinstatement, your former employer is not required to reinstate your employment. If you have terminated for reasons other than disability, you may be ineligible for reinstatement if your disability ceases to exist.

Part 1-E FPPA Records and Medical Information Release - this form allows FPPA to discuss and/or release information to the person(s) you list in the "Release To" section and specifies what type of information that may be released in the "Type of Information" section. Your signature must be notarized.

Part 1-D Supporting Documentation - please include all applicable supporting documentation with this section of the application.

- copies of birth certificates for you and your beneficiary and/or dependent children
- marriage certificate, civil union certificate or evidence of common law marriage
- copy of your driver's license
- copy of spouse (or beneficiary) driver's license
- name change documentation for spouse linking name on driver's license to name on birth certificate
- domestic relations order (DRO) if applicable. This may apply if you are splitting your retirement assets.

2. Packet 2 - Medical Section

It is your responsibility to provide the medical records pertinent to the condition(s) you claim. Please keep in mind that we need only the medical records that provide a summary of your claimed condition(s). Think about the quality versus quantity of the records that will be presented to the physicians. Since the doctors will see you only once, focus their attention on the key records. Narrative reports from your physicians and printed reports of tests results are most helpful. Be sure you retain a copy of the medical records you submit to FPPA with your application.

Do NOT submit:

- Fax cover pages
- Nurse Logs
- Unrelated medical notes
- Discs or electronic records
- Duplicated records
- Physical therapy notes
- Substantial historical records

Your completed application should measure no larger than 1 1/2" - 2".

Page 2, Part 2-B - this is your statement of disability and the basis of your claim. It is important that you give clear and specific information.

Question #1 - please list all physicians who have treated you for your claimed condition(s). You must submit a Physician's Statement of Disability for each doctor* who has treated you on an on-going basis for the claimed condition. We use this information to ensure that we do not send you to a physician for the Independent Medical Examination (IME) that you may have already seen.

*If you saw a physician only once (i.e. emergency room doctor treated you during a brief stay) the Physician's Statement of Disability is not necessary; please make a note next to the physician's name indicating the relationship.

Question #2 - this is **your statement** of the disability that you claim affects your ability to perform your job. **Be sure to answer all five parts of this question.**

Part 2-C Physician's Statement of Disability - be sure your physician(s) completes in detail Part 2-C; this is **your physician's statement** of disability. Ask that your physician return the completed form to you. This information helps determine which specialty of physicians (i.e. orthopedic surgeons, cardiologist, psychiatrists, etc.) will examine you for the FPPA process.

If applicable, make sure your personal physician submits a treatment plan including treatment counseling or therapy necessary to rehabilitate you for return to work. Upon reexamination, you will be required to submit evidence of compliance with rehabilitation efforts.

Part 2-D Medical Information Release - your signature must be notarized. Submit the original to FPPA and make a photocopy of the release to leave with your physician(s).

3. Packet 3 - Employer's Section

Complete **Part 3-A**, then give Packet 3 to your employer. Ask that your employer return the completed section to you so that you can submit the entire application once you are ready to do so. Be sure you agree with all information provided by your employer, specifically:

- Date of hire
- Last day on the payroll
- Base salary - generally this should include longevity and shift differential and mandatory overtime, if applicable, refer to Rule 101.05 (a)
- Be sure an official copy of your job description or statement of assigned duties that you regularly perform is included
- If you participated in a local money purchase pension plan, be sure to include a copy of your account balance as of your last day on the employer's payroll. Also include a statement showing the date(s) and amount(s) of any distribution(s), if applicable.
- Be sure to review the employer's statement of additional basis of disability and the relevant medical evidence, if applicable. If, within five years from your disability date your disability ceases to exist and you become eligible for reinstatement, you may be required to be examined for a continuing disability based on the employer's statement of additional basis for disability. If you refuse to be examined on the additional basis for disability, you will be ineligible for reinstatement and your benefits will be terminated.

4. Deadline for Completion of Application

Your application must be completed within 90 days from the date FPPA first receives any part of the application. If it is not completed within 90 days, FPPA will treat the application as having been withdrawn. Once the application is withdrawn, you must file a completely new application in order to apply for disability benefits.

To avoid missing the 90-day deadline, we suggest that you **ask your physician(s) and your department to return their packets to you**. Upon receipt of these packets, submit the entire application to FPPA along with the required attachments

5. How long does it take to go through the process?

Generally, once your completed application has been received, the process to determine your disability status takes approximately 120 days. If you are claiming "on-duty" disability status, it is important to note that your disability claim and your "on-duty" claim are separate issues and are determined separately at FPPA. If a disability benefit is granted, FPPA will then review the "on-duty" claim. For this reason, in some circumstances, this portion of the process may extend beyond the 120 days. If FPPA is experiencing a high volume of applications, an additional 30-60 days may be required for processing.

B. Physician Appointments

1. FPPA's contract medical secretary will contact you to arrange your appointment schedule. This will depend on your availability and each physician's schedule.
2. If you have electronic copies of test results (x-rays, MRI, CT-scan, etc.) that you want the physicians to review, please take these with you to each appointment. Be sure you discuss everything you consider important to your application with each doctor. This will be your only opportunity to have contact with the examining physicians.

If one of the examining physicians asks you to undergo additional tests or wants to take radiographic films, please ask the physician if FPPA approved these procedures prior to your appointment. FPPA will not pay for unauthorized tests or radiographic films.

C. FPPA Determination

1. Death & Disability Review Committee (DDRC)

The FPPA Board of Directors established a Death & Disability Review Committee (DDRC) to review the applications for disability. This Committee is comprised of FPPA staff. The Contract Medical Advisor and Benefits Counsel act as advisors to the Committee. This Committee has certain authority as listed in FPPA Rule 406.01, including the granting or denying of disability benefits. Once the physician reports are received, your case will be prepared for presentation to the DDRC. Please note: Per statute, two of the three examining physicians must find you disabled in order for FPPA to consider granting a benefit. If benefits are denied, you may request an evidentiary hearing according to FPPA Rules 503.08. FPPA Rules & Regulations can be found at FPPAco.org.

4. Understanding Your Disability Benefit

A. Type of Disability Awarded

1. Occupational Disability

A disability resulting in an incapacity to perform assigned duties. This disability is expected, with reasonable medical probability, to exist for at least one year. Assigned duties means those specific tasks or jobs designated by the employer for a particular position within a job classification. The term does not include the duties of a member's rank or grade that the member is not actually required to regularly perform in the position that he/she occupies.

a. **Temporary occupational disability** - An occupational disability for which there is a prognosis for improvement or recovery through surgical treatment, counseling, medication, therapy, or other means.

● Member receives 40% of base salary, regardless of family status.

b. **Permanent occupational disability** - An occupational disability caused by a condition that is permanent or degenerative, and for which there is no prognosis for improvement or recovery through surgical treatment, counseling, medication, therapy, or other means.

● Member receives 50% of base salary, less any applicable offsets.

2. Total Disability

The inability to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that may be expected to result in death or that has lasted or may be expected to last for a period of not less than 12 months.

● Member receives 70% of base salary, regardless of family status, less any applicable offsets.

B. Reexamination, Return to Work and Termination of Benefits

1. Reexamination

If FPPA determines that you are to be reexamined, we will contact you within the determined time-frame to set your reexamination appointments. You may be reexamined any time.

2. Rehabilitation

If you are granted a temporary occupational disability, you may be periodically reexamined and FPPA may require treatment, counseling or therapy, at your own expense, necessary for you to rehabilitate for return to work. Your benefits may be terminated if you fail to make rehabilitation efforts or to provide sufficient evidence of compliance and continuing disability.

3. If Reexamination Outcome Determines Disability Ceases to Exist

When at least two members of the three-member physician panel who reexamine you agree that a disability ceases to exist, FPPA is required to provide you and your former employer with written notice of the results of the physicians' examinations and of the opportunity for a hearing. If it is a psychiatric reexam, all three physicians must agree that you are no longer disabled.

Consequently, within 30 days from the mailing date of FPPA's notice, either you or your employer may request an evidentiary hearing concerning this matter prior to any determination regarding your eligibility for continued disability benefits.

If either you or your employer request a hearing, the state statute requires FPPA to provide your employer with copies of all of your medical reports prepared by the FPPA physicians, both with respect to your reexamination, as well as your initial examination. Neither the employer, the agents of the employer (including any physician retained to review your reports), nor FPPA shall release your reports to any other person(s).

4. Additional basis for Disability

If FPPA determines that you are no longer disabled and you become eligible for reinstatement, you may be required to be examined for a continuing disability based on the employer's statement of additional basis for disability. If you refuse to be examined on the additional basis for disability, you will be ineligible for reinstatement and your benefits will be terminated.

5. Returning to Work

If FPPA determines that you are no longer disabled and you are eligible for reinstatement, we will contact your former employer to ascertain whether there is a position of employment available for you.

You will be restored to active service if a vacancy exists in the same position you held prior to disability retirement, if there is a position of equal base pay available, or if you agree to accept another available position that may not be the same as or of equal base pay to your former position. "Equal base pay" means base pay that is equal to the current base pay of an active member having the same rank and grade that the disabled member held at the time the disabled member was retired for disability.

You will be offered a vacant position if it occurs within FIVE years from your date of original disablement (NOTE: The date of original disablement is generally the day after your last day on your employer's payroll.) You have first right of refusal to fill such positions.

If, in that five-year period, there is no position of equal rank or base pay available, or if you refuse to accept a position that is of lower rank or that is not the same base pay, your disability benefits will continue. However, if you refuse to accept a vacancy in the same rank you held prior to disability retirement, or a position of equal base pay, your benefits will be discontinued.

If you return to active service with your former employer, contributions to your retirement pension plan covering the time you were on disability will be transferred (not more than 16 percent per year) from the Statewide Death and Disability Fund and your service credit will be reinstated. If you are in a local plan that contributes more than 16 percent, your employer will make the additional contributions.

6. Reaching Age & Service Requirements While On Temporary Occupational Disability

If you reach age and service requirements, including the time on disability, under a defined benefit plan while on temporary occupational disability, FPPA will transfer from the Statewide Death and Disability Fund the final contributions necessary for you to earn full service credit and you will be granted a normal retirement in lieu of continued disability benefits. If you are in a local plan that contributes more than 16 percent, your employer will make the additional contributions. A member may elect temporary occupational disability in lieu of permanent occupational disability if the criteria for normal retirement will be met during the 5-year period from date of disablement. Funds not accepted by a members retirement plan shall be paid directly to the member.

7. Certifications to Return to Work

If the position to which you will be restored requires that you maintain any type of state certification (i.e. police officer or EMT), the employer must give you an opportunity to attain certification, recertification or reactivation of an existing certification and must hold open any position which you have agreed to accept for a period not to exceed one year. The one-year period may extend beyond the five-year limitation as long as the opening occurs within the five-year period.

Even if there is no opening in the position to which you will be restored, FPPA may order you to proceed with any necessary training in order to attain the certification required for the position from which you retired. Disability benefits shall be continued during the training period up to a maximum of one year.

If you refuse to take the steps necessary to attain required certification, or if at the end of the one-year limitation you have not attained the necessary certification, benefits shall be discontinued and the employer shall be relieved of further obligations with respect to reinstating your employment under this statutory provision.

8. Benefit Termination

If you are receiving temporary occupational disability benefits and, if at the end of the five-year period you have not returned to work or changed to permanent occupational disability or total disability status, your benefit is terminated.

C. Appeal Process - Evidentiary Hearing

1. You have the right to appeal FPPA's decisions regarding your eligibility for benefits. You must make this request in writing within 30 days of the mailing of FPPA's decision or a Hearing Officer's recommendation.
2. If you wish to appeal a decision, an evidentiary hearing is held.

D. Change in Disability Status

1. If you are retired for a temporary occupational disability, you may apply to FPPA to have your status changed to permanent occupational or total disability no later than 180 days prior to five years from the date of your original disablement. Your original disablement date is usually the day after your last day on the payroll, NOT the date of the initial determination. The status change must be approved by FPPA before the end of the five-year period. As the application process can take upwards of 180 days, if appeals are filed, make sure you submit your application in plenty of time.
2. If you are retired for a permanent occupational disability, you may apply to FPPA to have your status changed to total disability any time within five years from your original disablement date.
3. If you are interested in seeking a change in disability status, please call FPPA.

E. Change in Status from Total Disability to Occupational Disability

1. If a retiree receiving total disability benefits is able to engage in substantial gainful activity, FPPA may change the retiree's benefit status to a permanent occupational disability. This would occur only after a hearing after giving the retiree notice of the hearing and an opportunity to participate in the hearing.

F. Disability Benefit Payment Options

1. Selecting Your Option

Once a permanent occupational or total disability benefit has been awarded, you must decide whether you wish to receive the unreduced Normal Option or one of the three following reduced benefit payment options. Benefit payment options apply to permanent occupational and total disability benefits only. If you die while receiving temporary occupational disability benefits, your spouse or partner in a civil union and dependent children will be eligible to apply for survivor benefits under the Statewide Death and Disability Plan.

2. Procedures Used to Prepare Options

With each of the payment options, benefits are calculated according to the current actuarial assumptions that take into account your life expectancy and the life expectancy of your designated beneficiary.

3. Payment Options (for permanent occupational and total disability only)

The disability benefit is a percentage of base salary at the time of disability retirement. This amount is used to calculate your payment options. The plan provides four choices of how you may receive your benefit payment.

Normal Option

If a disabled retiree chooses the normal option, the disabled retiree receives an unreduced benefit payable for as long as the disability exists and as long as the member remains eligible. Upon the death of the retiree, the benefit is discontinued.

Option 1

The disabled retiree's benefit amount is reduced, payable for as long as the disability exists and as long as the member remains eligible. Upon the death of the retiree, the designated beneficiary receives 100% of the retiree's reduced benefit for life.

Option 2

The disabled retiree's benefit amount is reduced, payable for as long as the disability exists and as long as the member remains eligible. Upon the death of the retiree, the designated beneficiary receives 50% of the retiree's reduced benefit for life.

Option 3

The disabled retiree's benefit amount is reduced. Upon the death of the retiree, the reduced benefit amount is paid to the surviving spouse or partner in a civil union and dependent children, if any, until the death of the surviving spouse or partner in a civil union, the death of any incapacitated child, or until the youngest child reaches age 23, whichever is later.

Federal and state law may treat the taxable status of benefits paid to a beneficiary who is a spouse by marriage differently than benefits paid to a spouse who is a partner in a civil union. Federal and state tax laws may change. Members are encouraged to consult with a tax advisor on these issues.

It is important to select the option that best fits your needs. Some considerations are whether or not your beneficiary is a spouse by marriage, or a partner in a civil union, has a pension, whether or not

you have additional life insurance policies, whether or not you have a personal pension plan available for your beneficiary, and whether or not you have other investments and assets.

Your payment option cannot be changed after the first payment has been deposited or otherwise negotiated. However, if you are single at the time you elect a Normal option and you later marry or enter into a civil union, you will be eligible, within 180 days of your marriage or civil union, to change your payment option selection to provide survivor benefits for a designated beneficiary.

Beneficiaries can be changed in certain cases. You can change a beneficiary due to a change in your marital or civil union status or death of the beneficiary by filing a form with FPPA. (Your benefit under the option originally selected will be recalculated using the age of your newly designated beneficiary.)

The change of beneficiary that will affect the benefit amount will become effective only upon FPPA's receipt of the signed Change of Designated Beneficiary Form.

G. Disability Benefit Offsets - Reduction Of Benefits

Offsets to the Statewide Death and Disability Plan are intended to equalize the disability benefit between members who participate in different pension plans. There is no offset or distribution for a temporary occupational disability. For a permanent occupational disability or total disability, your disability benefits may be reduced if you are eligible to receive income from any of the following sources:

1. Money Purchase (applies to permanent occupational and total disability only)

FPPA benefits will be reduced by the actuarial equivalent of your total vested money purchase account balance. This excludes any voluntary contributions and any mandatory contributions above the required Statewide Defined Benefit contribution. This offset is based on the member's age, disability type, and account balance at the time of disability retirement.

● Example	<i>Money Purchase</i>	<i>Defined Benefit</i>
Account balance available	\$265,232.00	\$ 0.00
Monthly annuity that could be purchased	1,654.73	0.00
Monthly disability benefit	4,116.39	4,116.39
Amount not covered by annuity	2,461.66	4,116.39
Disability benefit paid by FPPA	2,461.66	4,116.39
Monthly disability income to member		
FPPA payment	2,461.66	4,116.39
Assumed annuity	1,654.73	0.00
Total income	\$ 4,116.39	\$ 4,116.39

Note: this is provided for illustrative purposes only. Any change to the variables used would impact the results. For an estimate calculation, you may contact FPPA.

2. Separate Retirement Account (SRA) (applies to permanent occupational and total disability only)

If you are a member of a defined benefit plan with an SRA, you will have access to the funds in your Separate Retirement Account upon being granted disability benefits from FPPA. However, your disability benefit will be reduced by the actuarial equivalent of your total SRA balance.

3. Deferred Retirement Option Plan (DROP) *(applies to permanent occupational and total disability only)*

If you are participating in the DROP, your FPPA benefits will be reduced by the actuarial equivalent of your total account balance.

4. Defined Benefit from a Local Pension Plan *(applies to permanent occupational and total disability only)*

If you are now or in the future eligible for a defined benefit from a local Colorado pension plan, the disability benefit will be reduced by the amount of the defined benefit.

5. Alternative Plan

If you elected an alternative retirement or savings plan through the department Chief Election process a similar offset will apply. Deferred compensation accounts are generally not subject to an offset. However, if a department chief has contributions directed to a deferred compensation plan in lieu of a pension plan, the benefit award is offset based on the amount in the deferred compensation account. The amount of the offset is calculated in the same manner as the money purchase offset previously mentioned.

H. Total Disability Retirees

Total disability means inability to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that may be expected to result in death or that has lasted or may be expected to last for a period of not less than 12 months.

1. Substantial Gainful Activity Defined

Substantial gainful activity means work that involves doing significant physical or mental activities for pay or profit.

If you are an FPPA retiree receiving total disability benefits and are earning in excess of 20% of the highest paid chief in Colorado, you will be asked to submit to FPPA additional information concerning your employment and expenses to determine if you still qualify for total disability benefits. If FPPA concludes that the information provided indicates that you are no longer totally disabled, you will have an opportunity for a hearing.

After this process occurs and if it is determined that you are engaged in substantial gainful activity, your disability benefit may be changed from a total disability to a permanent occupational disability. If this situation does occur, it is important to know that you can apply for an upgrade to a total disability if your medical condition becomes worse. However, FPPA may not grant the change to total disability after five years from the change to permanent occupational disability.

If you are currently working or plan to work in the future, we suggest that you keep all documents concerning expenses related to your disability. You may contact FPPA each year to find out the earnings information that will be used when reviewing your annual statement of income to maintain your total disability.

I. Payroll Information

1. Payroll Set Up

Once your permanent occupational disability or total disability benefit is granted, you will be asked to choose a payment option. See F.3. above. Then, your information will be entered into the payroll system.

2. Monthly Payroll

Pension benefit payments are directly deposited into your account on the 21st of each month, unless the 21st falls on a weekend or holiday, in which case deposits are made on the prior business day.

- Electronic funds transfer/direct deposit assures that your benefit payment will be transferred to your account(s) on the 21st of each month. Currently, you can split your benefit payment among as many as five separate accounts.
- Federal/State Withholding Certificate for Pension or Annuity Payments (W4P) must be completed. You will be asked to select an option for tax withholding purposes. This can be changed at any time during the year.

3. Benefit Adjustments (formerly called COLA's)

Disability benefits may have a benefit adjustment. If you are awarded a total disability benefit, statutes currently provide for an annual 3% benefit adjustment. However, if you are awarded a permanent occupational disability or temporary occupational disability benefit, a maximum of 3% benefit adjustment may be granted by the Board on an ad hoc basis. This is effective October 1 of each year. You must be on the payroll for 12 consecutive months prior to October 1 before you will receive your first benefit adjustment.

J. After Determination of Disability - Types of Employment Not Permitted by State Statute

If you are disabled, and you are employed in this state or any other jurisdiction in a paid position, and the duties of the position are directly involved with the provision of police or fire protection as determined by FPPA, your benefits will be discontinued.

Before accepting a position that you are uncertain of, please call FPPA for clarification.

K. Optional Insurance Benefit Programs

State law authorizes FPPA to enter into contracts with insurance companies to provide group plans for its retirees. All premiums and other costs associated with any of the plans are paid by the individual participants. FPPA currently offers a Medicare eligible insurance group plan for individuals over age 65, a dental benefits program for all retirees, a vision service plan for all retirees, and various other programs including access to a long term care plan and a discount prescription drug card. Please go to the FPPA website for more information.

While FPPA does not offer a group health insurance plan for individuals under age 65, we do offer an

insurance shopping service through Hub International to help retirees find individual plans to meet their needs.

L. Other Resources

When FPPA's staff has information on programs that could be helpful to you as a retiree, we like to share that information with you. Listed below are some programs that might provide assistance to you and your family.

1. Public Safety Officer's Benefit Program

This program is offered by the federal government. It is a lump sum benefit paid to the families of police officers or firefighters who die or become permanently and totally disabled in the line of duty. For information on the application process, eligibility, or the amount of the benefit, contact the Bureau of Justice Assistance, Office of Justice Programs at 1(888) 744-6513 (or at www.PSOB.gov).

2. Dependents' Tuition Assistance Program

This program is offered by the Colorado Commission on Higher Education (CCHE). It provides tuition and room and board assistance for dependents to attend eligible Colorado institutions. The benefit applies only to dependents of police officers or firefighters who died or who were permanently disabled in the line of duty. For additional information on this program and eligibility, contact the CCHE at (303) 862-3001 (or at <http://higher.ed.Colorado.gov/finance/financialaid/typesofstateaidavailable.html>).

3. Mortgage Assistance Program

The U.S. Department of Housing and Urban Development has a program that might provide assistance for you if you become delinquent in making your mortgage payments.

If you have an FHA mortgage, the FHA National Servicing Center Loss Mitigation Services may be able to assist you in keeping your home. Call HUD at (877) 622-8525 or on the web at HUD.gov.

4. Vocational Rehabilitation

The Colorado Division of Vocational Rehabilitation assists individuals whose disabilities result in barriers to employment. Some of the services provided are: vocational counseling and guidance, training in job-seeking skills, and job placement assistance. Call (303) 866-4150 for the number of the office in your area or on the web at dvr.colorado.com.



**Fire & Police Pension
Association of Colorado**

5290 DTC Parkway, Suite 100 • Greenwood Village, Colorado 80111-2721
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www.FPPAco.org

This brochure is being provided as a summary reference source to give you some general information on disability benefits. Additional benefit information may be found on the FPPA website. Changes to this information will occur from time to time. The applicable statutes and rules will control the availability and administration of disability benefits. For a complete copy of the FPPA Rules and Regulations and the Colorado Revised Statutes governing this plan, visit FPPAco.org or contact FPPA at (303) 770-3772 in the Denver Metro area or toll-free statewide at (800) 332-3772.

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