# **Accidental Disability Retirement**

# What is Accidental Disability Retirement (ADR)?

- ADR is a disability pension for employees permanently injured due to a specific accident on the job
- ADR is not a temporary income replacement program

# Who is eligible for Accidental Disability Retirement (ADR)?

- Someone who is physically or mentally incapacitated from performing the duties of their, or, with some exceptions, any suitable Milwaukee County position
- The incapacity is solely the result of a specific accident in the actual performance of duty
- The incapacity is total and permanent
- Their application is approved by the Medical Board and the Pension Board

# What is the Accidental Disability Retirement benefit?

- For most employees, the ADR benefit is 60% of final average salary
- For deputy sheriffs, firefighters and some long-term employees, the ADR benefit is 75% of final average salary

# How long will I receive the Accidental Disability benefit?

- For <u>most</u> employees, if approved, the Accidental Disability Retirement benefit will continue for as long as you are disabled
- For <u>some</u> employees, the Accidental Disability Retirement benefit is recalculated as a normal retirement at age 62

# How do I apply for Accidental Disability Retirement?

- Contact the ERS office at (414) 278-4207
- If you are eligible, ERS will send you application forms and an estimate of disability benefits
- You will return the completed forms to ERS to begin the process

#### What is the application process?

- ERS will collect relevant medical information from your physician(s) and, where applicable, your Workers Compensation records
- This information is sent to the ERS Medical Board
- The ERS Medical Board will contact you to schedule medical examinations with three different physicians
- After the examinations are completed, the Medical Board prepares a report for the Pension Board with a recommendation
- The Pension Board will either approve or deny your Accidental Disability application
- The Pension Board will notify you of its decision in writing

# If my Accidental Disability Retirement application is approved, what do I do next?

- ERS will schedule an appointment for you to sign the necessary paperwork
- Benefits will be effective on either the date of your application or your last date on the payroll, whichever is later

#### Will my disability be reevaluated in the future?

- The Pension Board may require a medical review on a periodic basis to determine continued disability
- You will be notified in writing when you are to undergo a medical review

# If my Accidental Disability Retirement application is denied, what are my options?

- ERS will provide information on appeal rights
- If eligible, you may be able to apply for Ordinary Disability Retirement
- You may also reapply for Accidental Disability Retirement after waiting one year from the date of denial by the Pension Board

#### What if my disability is not the result of a work-related accident?

 If your disability is not the result of a specific work-related accident, contact ERS and ask to discuss an Ordinary Disability application

# NOTE: Individuals on Accidental Disability Retirement:

- May have their disability benefit offset for any Worker's Compensation payment for the same disability
- ADR is subject to an annual limit on outside earnings
- ADR benefits are not taxable
- ERS recommends that you contact a tax advisor for guidance

# How can I contact ERS?

In Milwaukee Telephone: 414-278-4207

Outside Milwaukee Toll free: 877-652-6377 (877 ML CO ERS)

Website: Internet <u>www.county.milwaukee.gov/retirement</u>

Or Intranet <u>www.county.milwaukee.gov/ContactUs</u>

Where is ERS located? Employment Retirement System Courthouse Room 210 901 N. 9<sup>th</sup> Street Milwaukee, WI 53233

Disclaimer This pamphlet is only a guide. The pension Ordinance and Pension Board Rules govern your rights. Approved 2-06-2009