

# Accidental Disability Retirement

*(Employees eligible for normal retirement are not eligible to apply for ADR.)*

## **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?**

- Depending on your employee group and date of hire, the Accidental Disability Retirement benefit is either 60% or 75% of your final average salary.

## **How long will I receive the Accidental Disability benefit?**

- For most employees, if approved, the Accidental Disability Retirement benefit will continue for as long as you are disabled
- For some 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

Additional information may be found in Milw. County Ordinance Chapter 201§4.3, 5.3, 5.31, 8.12, 10.1 and Pension Board Rules 1010, 1012, 1025, 1026 and 1027.

**How can I contact ERS?**

**In Milwaukee**

**Telephone: 414-278-4207**

**Outside Milwaukee**

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

Website:

Internet

[www.county.milwaukee.gov/retirement](http://www.county.milwaukee.gov/retirement)

Intranet:

[www.county.milwaukee.gov/ContactUs](http://www.county.milwaukee.gov/ContactUs)

**Where is ERS located?**

**Employees' Retirement System**

**Courthouse Room 210**

**901 N. 9<sup>th</sup> Street**

**Milwaukee, WI 53233**

**Disclaimer**

This brochure highlights certain aspects of your ERS benefits. In an effort to keep the brochure's language as clear and non-technical as possible, the information provided is only a brief overview of your benefits.

For a more detailed description of our benefits, including limitations on the exclusions, please consult the County Ordinances and Pension Board Rules. (General Ordinances of County of Milwaukee/Ord. Section 201.24 and Appendix B).

You should also consult any Collective Bargaining Agreements ("CBA") applicable to your position.

The information contained in this brochure is current through 10/9/2009.

Subsequent changes to Ordinances, Rules or CBA or later determined interpretations or Ordinances or Rules may affect the information in this brochure.

In case of any ambiguity or contradiction between the information in this brochure and the Ordinances and Rules, the Ordinances and Rules will govern.

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