



'77 FUND DISABILITY AT A GLANCE

1977 POLICE OFFICERS' & FIREFIGHTERS'
RETIREMENT FUND

Disability Benefit Provisions

Pre-1990 Plan

Employees hired before Jan. 1, 1990 unless they elected to be covered under the 1990 Plan.

1990 Plan

Employees hired after Dec. 31, 1989, and those hired prior to that date who elected to be covered under the plan.

Base Salary

Equals the salary of a first-class police officer or firefighter plus all longevity increases (if provided by the employer) for service of 20 years or less. Upon retirement, benefits are based on the base salary effective for your department in the year your service ends.

Disability Application Process for Pre-1990 Plan

1. Request a hearing from your local board. The local board determines whether you have a covered impairment and whether that covered impairment was incurred in the line of duty.
2. The '77 Fund and the INPRS Medical Authority review the local board's finding. If the local board and the '77 Fund determine that you have a covered impairment, you are entitled to receive a disability benefit equal to the benefit you would have received if you had retired at age 52.
3. If eligible, you receive disability benefits equal to your full normal retirement benefit at age 52.

You will be considered in active service until you have 20 years of service. During this period, you may be subject to an annual medical review. If while on disability you are found to be no longer disabled, and suitable work is offered to you by your department, your disability benefit will stop whether you accept the offer of employment. Members returning from disability will not be treated as new applicants, and will not be subject to the '77 Fund application process required for new '77 Fund members.

Disability Application Process for 1990 Plan

1. Request a hearing from your local board.
2. The local board determines whether there is a covered impairment and also the class of your impairment.
3. The '77 Fund and the INPRS Medical Authority will review the local board's finding to determine class of impairment and degree of disability.
4. If eligible, you will receive disability benefits based on your class of impairment. Your class of impairment determines your base monthly benefit and the degree of your impairment determines your additional monthly benefit.

1990 Plan Disability Benefit Classes

Impairment Class 1

- A personal injury that occurs while you are on duty;
- A personal injury that occurs while you are off duty but while responding to an offense or a reported offense in the case of a police officer or an emergency or a reported emergency for which you are trained, in the case of a firefighter; or
- An occupational disease (as defined in [IC 22-3-7-10](#));
- A health condition caused by an exposure risk disease that results in a presumption of disability or death incurred in the line of duty under [IC 5-10-13](#);

You will receive a monthly base benefit equal to 45 percent of the base salary, plus an additional amount based on your degree of impairment.



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Impairment Class 2 (Duty-Related Disease)

Can be determined based on logical reasoning and all the circumstances, that:

- There is a connection between how your duties are performed and the disease;
- The disease can be seen to have followed from exposure during the performance of your duties; or
- The disease can be traced to your employment as the proximate cause.

You are entitled to receive 22 percent of the base salary plus 0.5 percent of that salary for each year of service, up to a maximum of 30 years of service. You will also be paid an amount based on your degree of impairment. By statute, benefit periods are limited for certain Class 2 impairments. Refer to the '77 Fund Handbook for more information.

Impairment Class 3

You will receive a monthly benefit equal to your years of service, (up to 30 years) multiplied by 1 percent of the base salary. You will also be paid an amount based on your degree of impairment. By statute, benefit periods are limited for certain Class 3 impairments. Refer to the '77 Fund Handbook for more information.

Pre-existing Excludable Medical Conditions

- You may be eligible (as determined by INPRS) to receive a Class 3 disability benefit if the impairment is not related in any manner to the excludable medical condition and the impairment occurs after completing four years of service.
- You will not be eligible to receive a Class 3 disability benefit if the Class 3 impairment occurs before completing four years of service.
- You will receive a Class 3 disability benefit during the first four years of service if you have a Class 3 impairment attributable to an accidental injury not related to an excludable medical condition.

Return to Work

If you return to work after a covered impairment, and are disabled within two years with the same disability, you are eligible to receive benefits. The benefit amount will equal the benefit amount you were previously receiving on a disability and any cost of living adjustments that occurred within your re-employment period.

Income Tax Consequences

Please see the '77 Fund Member Handbook at bit.ly/handbook77fund for more information on tax consequences. Talk to your tax preparer about additional information regarding taxes and your benefit.

FOR YOUR BENEFIT

This handout is an overview of the '77 Fund's disability provisions. Complete details of the fund's provisions are available in the current Member Handbook. You may access the handbook from the INPRS website at bit.ly/handbook77fund. If you have questions, contact us toll-free at (844) GO-INPRS.

Keep your information current. Report any changes in your name or address directly to us. This is NOT something your employer can do for you. To change your name or address information, log on to your INPRS account by visiting myINPRSretirement.org.

Every attempt has been made to verify that the information in this publication is correct and up-to-date. Published content does not constitute legal advice. If a conflict arises between information contained in this publication and the law, the applicable law shall apply.