



FPPA

Step By Step Through The Disability Process

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

Fire & Police Pension Association

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Step by Step Through the Disability Process

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Please Note:

This brochure is being provided as a summary reference source to give you some general information on disability benefits. The applicable statutes and rules will control the availability and administration of disability benefits. Changes to this information will occur from time to time. If you want specific and more complete information on any of the topics in the brochure, please refer to the *FPPA Member Handbook*. For a complete copy of the *FPPA Member Handbook*, *FPPA Rules and Regulations* and the *Colorado Revised Statutes*, visit our web address www.FPPAco.org or contact FPPA at (303) 770-3772 in the Denver Metro area or toll-free statewide at (800) 332-3772.

The Basics

Who is eligible for disability benefits?

Disability benefits are available for most paid police officers and firefighters (old and new hire) 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 your defined benefit pension plan or have reached age 55 with 25 years accumulated service under your 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 this state who seeks benefits through FPPA. The internal FPPA Death & Disability Review Committee (DDRC) established by the FPPA Board has the authority to grant benefits 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 benefit will be:
Temporary Occupational Disability - 40% of base salary per year, regardless of family status.
Permanent Occupational Disability - 50% of base salary per year, regardless of family status.

-
2. If you are granted a **Total Disability**, your normal option benefit will be: 70% of base salary per year, regardless of family status.

Disability benefits have a cost of living adjustment (COLA). If you are awarded a total disability benefit, an annual 3% COLA is guaranteed. However, if you are awarded a permanent or temporary occupational disability benefit, a maximum of 3% COLA 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 for each rank. This base pay, plus longevity pay and shift differential if applicable, will usually be the member's base salary. However, if you participate in a deferred compensation plan or a cafeteria plan, you may wish to contact FPPA for further guidance.



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" then your benefit will begin the first day of the month following the determination.



What is the taxable status of the disability benefits?

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 would be subject to state and federal taxes.

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 take the tax exemption when you file your annual tax return.

**Fidelity is FPPA's service provider for these accounts.*

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 web 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
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 the three-part application.
2. Once we receive your complete application and 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 DDRC 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. First, you must complete the Disability Retirement Application - As the applicant for disability retirement, 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*

- ▲ Provide all information requested. Write "N/A" if not applicable.
- ▲ Be sure all supporting documents are included (See Supporting Documents List on Part 1-D). Examinations will not be scheduled until all documentation is received.
- ▲ Be sure you complete the *Designated Beneficiary* section of the form. A birth certificate and, if applicable, name change documentation for the designated beneficiary are required.
- ▲ Be sure you complete the *Records and Medical Information Release*, including "*Type of Information*" and "*Release To*" areas. Also, make sure to have your signature notarized.
- ▲ Be sure you complete the Waiver for Right to Reinstatement question, if applicable. If your disability ceases to exist within five years from your retirement date and you have waived your right to reinstatement, your former employer is not required to reinstate your employment.

2. *Packet 2 - Medical Section*

- ▲ Be sure you complete **in detail** 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.

For Question #1 - You must list **ALL physicians** who have examined or treated you for the condition for which you are claiming disability, and you must submit supporting medical documentation for each condition listed. Include a *Statement of Disability* from each physician listed who treated you for the claimed condition. (See Packet 2)

For 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!**

- ▲ Be sure you complete Part 2-D: *Medical Information Release*. Your signature must be notarized. The form with original notary information must be submitted with your application. **Please leave a photocopy of the release with your physician(s)**. This will allow your physician to release your records and it may be used in the future to satisfy a specific request from FPPA.
- ▲ Be sure your physician(s) completes **in detail** Part 2-C. This is **your physician's statement** of disability. This information helps determine which specialty of physicians will examine you for the FPPA process; i.e., orthopedic surgeons, cardiologists, psychiatrists, etc.
- ▲ 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.
- ▲ Be sure you obtain copies of your medical records to submit to FPPA with your application.
- ▲ Be sure you obtain any recent radiographic film(s). You will need to take these films to each appointment with examining physicians. FPPA cannot accept x-ray film or CD's as part of the application. Please take them to your appointments.
- ▲ **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.**

3. *Packet 3 - Employer's Section*

- ▲ Be sure you complete Part 3-A. Then give Packet 3 to your employer.
- ▲ Be sure you agree with all information provided by your employer, specifically:
 - a. Date of hire.
 - b. Last day on the payroll.
 - c. Base salary - this should include longevity, shift differential and mandatory overtime, if applicable.
 - d. Be sure your job description or statement of assigned duties that you regularly perform is included.
 - e. If you participate 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, if applicable.

- f. Be sure you review the employer's statement of additional basis for disability and the relevant medical evidence, if applicable. If within five years from your retirement 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.

▲ If you have terminated for reasons other than disability, you may be ineligible for reinstatement if your disability ceases to exist.

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. Normally, this is plenty of time to complete all parts 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 your receipt of these packets, submit to FPPA your entire application, which includes Packets 1, 2, and 3 and required attachments. Please organize your medical records from the onset of your condition(s) to most recent treatment.

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 an "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 by 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 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 medical secretary will contact you to arrange your appointment schedule. This will depend on your availability and each physician's schedule.
2. For each appointment, take all x-rays, test results, and any other information not already submitted to FPPA, with you to each appointment. Be sure you discuss everything you consider important to your case with each doctor. This will be your only opportunity to have contact with the examining physicians.

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 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 Rule 503.02. FPPA Rules & Regulations can be found on our website www.FPPAco.org

If your case is referred, you will be notified of the date and the time of the hearing in advance.

2. **Referral to a Hearing Officer**

If your application is set for an initial hearing with a hearing officer, you are encouraged to attend your hearing. The hearing officer will provide FPPA with a recommendation to approve or deny your application for disability benefits. The referral of the "on-duty" issue should not delay the determination of your disability benefit.

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, regardless of family status.

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.

B. Reexamination Process - What is the Five-Year Rule?

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 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 retirement benefits will continue. However, if you refuse to accept a vacancy in the same rank you held prior to 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 plan covering the time you were on disability will be transferred (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 (16 percent* per year maximum) 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.

**Or 20% for FPPA Defined Benefit System re-entry members with a higher required contribution rate.*

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.

8. *Benefit Termination*

If at the end of the five-year period you have not returned to work or upgraded to permanent 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 before a final determination is made.

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.
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. 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.
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 total disability retiree is able to engage in substantial gainful activity, it is possible that FPPA would change the retiree's 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 only. If you die while receiving Temporary Occupational Disability benefits, your spouse 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 amount for life. Upon the death of the retiree, the benefit is **discontinued**.

▲ *Option 1*

The disabled retiree's benefit amount is reduced. 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. 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 and dependent children, if any, until the death of the surviving spouse, the death of any incapacitated child, or until the youngest child reaches age 23, whichever is later.

It is important to select the option that best fits your needs. Some considerations are whether or not your beneficiary 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, you will be eligible, within 180 days of your marriage, 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 status (single to married, divorce) 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 Benefit Option Selection 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. Your disability retirement 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 16 percent. This offset is based on the member's age, disability type, and account balance at the time of retirement. There is no money purchase offset or distribution for temporary occupational disability.

Example	Money Purchase	Defined Benefit
Account balance available	\$123,035.00	\$ 0.00
Monthly annuity that could be purchased	569.47	0.00
Monthly disability income award	3,125.00	3,125.00
Amount not covered by annuity	2,555.53	3,125.00
Disability benefit paid by FPPA	2,555.53	3,125.00
Monthly disability income to member		
FPPA payment	2,555.53	3,125.00
Assumed annuity	569.47	0.00
Total income	\$ 3,125.00	\$ 3,125.00

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. There is no SRA offset or distribution for temporary occupational disability.

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.

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 the type of work being performed, the conditions under which the job is being performed and the amount of time spent at work. You will also be asked to provide information pertaining to expenses specifically related to your medical condition that may be used to reduce the amount of income for purposes of reviewing your retirement status. If FPPA concludes that the information provided indicates that you are no longer totally disabled, you will have an opportunity for a hearing to consider a change to occupational disability status prior to any change in status.

After this process occurs and if it is determined that you are engaged in substantial gainful activity, your retirement benefit will be downgraded 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 upgrade to total disability after the 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 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. You will receive a "deposit advice" statement listing the amount credited to your account.

- ▲ 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. *Cost of Living Adjustments (COLA)*

Disability benefits may have a cost of living adjustment (COLA). If you are awarded a total disability benefit, an annual 3% COLA is guaranteed. However, if you are awarded a permanent or temporary occupational disability benefit, a maximum of 3% COLA 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 COLA.

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 carriers 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. The benefit level may increase annually by the consumer price index (CPI). It is a tax-free benefit, and it is applied for by the employer. For information on eligibility or the amount of the benefit, contact the Payments and Benefits Division, Bureau of Justice Assistance, at (202) 307-0635 (or on the web at www.ojp.usdoj.gov/BJA/grant/psob/psob_main.html).

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) 866-2723 (or on the web at www.state.co.us/cche/ or via email at CCHE@state.co.us).

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 HUD assignment program is designed to assist you in keeping your home. Before your loan becomes three months in arrears, call the assignment program at (303) 672-5258 or on the web at www.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 www.cdhs.state.co.us/ods/dvr.

Fire & Police Pension Association

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