

Disability benefits provide you with partial income replacement in the event you are unable to work due to a serious illness or injury.



At Knox County, disability coverage is provided through the Knox County Retirement & Pension Board.

Knox County
Retirement & Pension Board

Your Disability Benefits

City-County Building, RM 371
400 Main Street
Knoxville, TN 37902-2409
(865) 215-2323
(865) 215-2421 (fax)
knoxcounty.retirement@knoxcounty.org

*Questions
&
Answers*

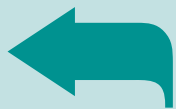
January 2011

This is a summary of the provisions of the Knox County Retirement System, contained in a Plan document and Trust Agreement. It is not meant to interpret, extend or change the Plan in any way. The actual provisions of the Plan can only be determined by consulting the Plan and Trust Agreement. Copies are available in the Knox County Pension Office and may be read at any reasonable time. In the event of any discrepancy between this summary and the actual provisions of the Plan, the Plan shall govern.

**Disability Benefits for:
Asset Accumulation Program Participants
and Closed Defined Benefit Plan Participants**

Knox County
Retirement & Pension Board

This summary is not intended as legal, tax or as investment advice. Consult a qualified professional about legal, tax or investment questions.



Inside this brochure, we have outlined some questions and answers on the disability benefit program and how it works.

If you have any questions about the disability plan or you would like to request an application for benefits, please call the Retirement Office at 865-215-2323.

What is the Knox County Disability Plan?

Through the Asset Accumulation Program and the Closed Defined Benefit Plan, the Knox County Disability Plan provides disability income if you become totally and permanently disabled before age 65.

What is the definition of disability?

A disability is defined as any medically determinable physical or mental impairment that first occurred after your most recent date of employment and after July 1, 1968, and which has rendered you incapable of engaging in any substantial, gainful employment commensurate with your education, experience, training, previous earnings, and utilization of vocational capabilities, regardless of whether you would be hired if you applied for work.

Generally, disability shall not include any physical or mental condition which results directly from:

- injury intentionally self-inflicted
- injury or disease from which military service or for which Veteran's Administration has paid retirement benefits
- injury or disease suffered or contracted prior to the date you were last hired
- injury sustained during a criminal act resulting in a conviction and punishable by confinement for more than one year or infliction of the death penalty

Who is eligible to receive Disability benefits?

You may be eligible to receive a disability benefit subject to all applicable requirements of the plan provided you:

- have completed five years of credited service, or
- have five or more years of credited service as a Knox County Officer prior to transferring to other County employment without a break in service, or
- become disabled as a result of an act required to perform your job duties (on-the-job injury).

In all cases, you must exhaust all employer-provided sick time and vacation leave before disability payments begin.

What is the disability benefit amount?

Your disability benefit is 50% of your average earnings over the last five years at the date of disability. If you have one or more dependent children, your benefit is 60%. The minimum monthly benefit is \$150. After disability benefits have been payable for one full calendar year, your benefit will be increased annually thereafter at a rate of 3% of the initial gross benefit.

Disability benefit payments are reduced by the amount of benefits you may be receiving through Social Security disability benefits, Workers' Compensation benefits or other sources of earned income.

How do I apply for disability benefits?

To apply for disability benefits, you must complete an application for benefits. You can request an application from the Retirement Office located on the 3rd floor of the City-County Building, Room 371. You can also call 865-215-2323 for assistance.

Will I need to provide any other information or documentation?

Yes. In addition to the disability application, you must submit any other medical information or documentation as may be reasonably required for the purpose of establishing eligibility for disability benefits. The Board requests information from your County employer and may also request any additional medical, vocational or other information it deems necessary and appropriate and may require you to submit to any occupational and/or medical evaluations. Delays in responding to the Board's requests for information can slow the approval process.

How is disability determined?

The Knox County Retirement & Pension Board reviews your application along with any supporting documentation. The Board is authorized to and does contract out medical review/evaluation services through its administrative provider. Once the review and evaluation are complete, the Board will notify you of its determination within 60 days. (If additional information is required during the review process, the determination could take longer than 60 days.)

How will I be notified of the Board's decision?

Once a determination is made, you will receive written notification from the Board as soon as administratively feasible.

If I am denied disability benefits, can I appeal the decision?

Yes. If you are denied disability benefits, you can appeal the decision to the Knox County Retirement & Pension Board. In this case, the Board may ask for additional documentation or other information that may be necessary in making this determination.

When do benefit payments end?

Your disability benefits will end when you recover from your disability, when you start to receive retirement benefits from the Asset Accumulation Program or the Closed Defined Benefit Plan, or reach age 65. If you are the beneficiary of a deceased, disabled participant, your benefit will end when the participant would have reached age 65.

How does a disability benefit affect my Asset Accumulation Program or the Closed Defined Benefit Plan?

Your Asset Accumulation Program balance or the Closed Defined Benefit Plan is intended for retirement. While you are disabled, you are not required to withdraw your Asset Accumulation Program balance or start taking a benefit from those retirement plans. You may begin receiving a retirement benefit from either plan, as soon as you are otherwise eligible. Your disability benefit, however, will end when you start receiving a retirement benefit.

All disability benefits will end when you reach age 65 (or when the participant would have reached age 65 if you are the beneficiary of a deceased, disabled participant).

Am I eligible for disability benefits under the Asset Accumulation Program or Closed Defined Benefit Plan and UOPP?

Unless you are simultaneously employed in positions that are covered by the Uniformed Officers Pension Plan and the Asset Accumulation Program (or Closed Defined Benefit Plan), you will not be entitled to disability benefits from both the Asset Accumulation Program and UOPP at the same time or for the same disability.