

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.



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.

Knox County Retirement & Pension Board
City-County Building, RM 371
400 Main Street
Knoxville, TN 37902-2409
(865) 215-2323
(865) 215-2421 (fax)
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Knox County Retirement

Your Disability Benefits

Questions & Answers

Knox County Employee
Retirement & Pension Board



What is the Knox County Disability 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 for which military service or 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
- become disabled as a result of an act required to perform your job duties (on-the-job injury).

In either case, you must exhaust all employer-provided sick time and vacation leave as well.



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 dependents, 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 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.



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?

You (or your beneficiary) may continue to receive disability benefit payments until your 65th birthday. Note: you may be subject to an annual review of your medical status for benefit payments to continue.