NEW DISABILITY PLAN FOR THOSE ACTIVELY EMPLOYED AS OF JANUARY 1, 2014

Active Employees Under the Asset Accumulation Plan and Closed Defined Benefit Plan

Effective January 1, 2014, the Knox County Retirement & Pension Board adopted a new Disability Plan that covers eligible employees of Knox County Government and Knox County Schools. The Summary Plan Description, containing details of Plan benefits, offsets and conditions applicable to eligible employees other than Officers of the Knox County Sheriff’s Office, is available at www.knoxcounty.org/retirement. We have included a brief summary of the Plan here and page 2 of this newsletter.

You are considered disabled under the Plan if the Retirement Board finds that you suffer a physical or mental condition or impairment that renders you permanently incapable of engaging in any substantial gainful employment commensurate with your education, experience, training, previous earnings, and utilization of vocational capacities, regardless of whether a specific job vacancy exists or whether you would be hired for work.

Active Employees under the UOPP and STAR Plans

Effective January 1, 2014, the Knox County Retirement & Pension Board adopted a new Disability Plan that covers eligible officers of the Knox County Sheriff’s Office. The Summary Plan Description, containing details of Plan benefits, offsets and conditions applicable to eligible Officers of the Knox County Sheriff’s Office, is available at www.knoxcounty.org/retirement. We have included a brief summary of the Plan here and page 2 of this newsletter.

An Officer is the Sheriff, Chief Deputy and any other Officers designated as “law enforcement” or “corrections” by the Knox County Merit System. Positions classified as “civilian” by the Merit System are not Officers. Reserve or part-time positions are not eligible for disability benefits. The Retirement Board will make final determination on any questioned positions.

You are considered disabled under the Plan if the Retirement Board finds that you suffer a physical or mental condition or impairment that renders you unable to perform the duties of the job as an Officer.
Disability Eligibility and Process

Whether you are an officer or not, the eligibility to receive benefits, elimination period and return to work are all the same.

You may be eligible to receive a Disability Benefit if you:
1. Have completed five years or more of credited service, or
2. Become disabled as a result of an act required to perform your duties as determined by the Board

The Retirement Board contracts with UNUM, an independent outside organization to review the medical and vocational records. There is an Elimination Period, before benefits can be paid. The Elimination Period is the longer of 90 days from your Disability date, or the time it takes to use your sick leave, vacation time, paid time off, or any salary continuation.

The Disability Plan has begun a Return to Work program which is intended to encourage disabled participants to return to work, in an appropriate occupation, if possible. UNUM will evaluate each participant’s disability to determine if the program would help them return to gainful employment.

If you are approved for disability under this plan, you must apply for Social Security disability. UNUM will assist you with the application process at no cost to you. You will receive disability benefits until the earlier of the date: 1) You are no longer disabled, 2) You reach your Social Security Normal Retirement Age, or 3) You begin receiving retirement benefits under one of the County-funded retirement plan.

You may be required to report earnings while disabled, and provide a doctor’s statement verifying continuing disability. You are also required to provide the Retirement Office with information on the status of your Social Security Disability benefit application and any appeal.

The Disability Application Process

Contact the Retirement Office at (865) 215-2323 for the complete process. Here’s a brief summary of the process:

1. You must furnish the Retirement Board with a completed Disability application, including the agreement to repay the Plan for any Social Security or Worker’s Compensation offset.
2. Provide medical information as required for the purpose of establishing Disability
3. UNUM may require additional information and/or request another medical exam at the expense of the Retirement Board.
4. UNUM will make a recommendation to the Retirement Board for approval.
5. If denied Disability Benefits, you have the right to request that the Retirement Board review your claim within 60 days of notice of the initial decision.
6. If approved, your benefits are payable on the 1st day of the month after the Elimination Period as described above.
7. Once approved, UNUM will contact you to assist with the Social Security filing and pursue the Board’s Return to Work program.

This issue of KnoxKNews provides highlights of the Asset Accumulation Program, the Employee Medical Expense Retirement Plan, the Uniformed Officers Pension Plan, the Sheriff’s Total Accumulation Retirement Plan, Knox County Employee Disability Plan and/or the Knox County Defined Benefit Plan. This also provides highlights for the retiree medical and dental plans.

If any statement in this newsletter conflicts with any applicable plan document, the document will govern. The Board reserves the right to amend, modify or terminate any of these plans.
Retirement Process
If you have questions regarding the retirement process and want to know if you are eligible to retire and/or how much you may receive, you can contact our office for a confidential appointment.

The eligibility of retirement varies on the type of retirement plan you are participating in.

- If you are a participant in the Closed Defined Benefit Plan, you are eligible to retire with a minimum of 5 years of service and age 65 at Normal Retirement. There are additional details and options under this plan, please contact the Retirement Office for details.

- If you are a participant in the Asset Accumulation Plan, you are eligible to retire with a minimum of 5 years of service and age 55. There are additional details and options under this plan, please contact the Retirement Office for details.

- If you are a participant in the Uniformed Officers Pension Plan, you are eligible to retire with a minimum of at least 25 years of service and minimum age of 50. There are additional details and options under this plan, please contact the Retirement Office for details.

- If you are a participant in the Sheriff’s Total Accumulation Retirement Plan, you are eligible to retire with a minimum of 10 years of service and a minimum age of 57 at Normal Retirement. There are additional details and options under this plan, please contact the Retirement Office for details.

Medical and Dental Insurance
Whether you are approved for disability or you retire from one of the retirement plans, you may be eligible for medical and dental insurance.

If you are an employee of Knox County Government, under the age of 65 and enrolled in the active medical insurance, you can continue your coverage paying the full cost. If you are over age 65 and enrolled in Medicare A & B, you may enroll in one of our Medicare Advantage Plans. You are also eligible to enroll in retiree dental coverage. These benefits apply to both you and your spouse.

If you are an employee of Knox County Schools and under age 65, please contact the Employee Benefits Office at (865) 594-1686. If you are over age 65 and enrolled in Medicare A & B, you may enroll in one of our Medicare Advantage Plans offered by the Retirement Board. You are also eligible to enroll in retiree dental coverage. These benefits apply to both you and your spouse.

In either case, until you are eligible for Medicare, you may also be entitled to enroll in health plans through the Exchange (“Obamacare”), and depending on your individual circumstances, you may be entitled to a premium credit or subsidy. In deciding which choice is best for you, please visit www.healthcare.gov.

Contact the Retirement Office for additional details.
Look Inside for:

1. Updated Disability Plan for participants in the Closed Defined Benefit Plan, Asset Accumulation Plan, UOPP and STAR.
2. Retirement Information.