

Missouri LAGERS
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This brochure is intended to be an abbreviated explanation of the provisions of the Missouri Law covering the operation of the Missouri Local Government Employees Retirement System. It does not amend or overrule the Revised Statutes of Missouri (RSMo) Sections 70.600-70.755, as amended, or the applicable administrative rules, Title 16, Division 20.

How to Apply for a
Disability Retirement Benefit

1. Fill out an LRS-8 Form, "Application for Retirement." The application **must be sent to LAGERS with in one year of disability** with a copy of your birth certificate. Prior approval from other sources is not required to apply for LAGERS disability benefits, because LAGERS disability benefits are independent of any other sources of disability benefits.

2. Your physician must complete the LRS-7 Form "Attending Physician's Statement of Disability" and submit to LAGERS along with any data pertaining to the injury or illness, including medical records, treatment notes, operative reports, disability slips, etc.

3. LAGERS medical committee will review the application and report to the LAGERS Board of Trustees their opinion as to whether or not the member is totally disabled. LAGERS Board makes the ultimate determination as to whether or not your application is approved.

**Pre-Retirement
Disability Benefits**



Missouri Local Government
Employees Retirement System

A Brief Summary of Missouri LAGERS
Pre-Retirement Disability Benefits

Eligible LAGERS members are able to receive a disability benefit in the event that they are to become permanently disabled and were unable to continue working in their present position.

What is ‘Disabled?’

A member is considered ‘disabled’ if he or she is totally and permanently physically or mentally unable to perform his or her **current** job.

Missouri law does not require the member to be unable to perform any job, only the job he or she was performing at the time of the disability.

Who Reviews My Application?

LAGERS medical committee is composed of three doctors that review your application. Of the three doctors, one is your personal physician, one is a LAGERS physician, and the third is an independent physician mutually agreed upon by the other two. They will review your application and report their findings to the LAGERS board.

The Board of Trustees Disability Committee holds a monthly conference call so , it may take anywhere from one to three months to process your application. However, if approved, your benefit will be retroactive back to your effective date based on when the application is received.

Required Medical Examinations After Disability Retirement	
1-5 Years following a disability retirement	1 Exam per year
6 years - Normal Retirement age following disability retirement	1 Exam every 3 years
Normal Retirement Age +	No exams required
Normal Retirement Ages: General 60 Fire & Police 55	

Types of Disability Retirement	
Non-Duty Disability (Non-Work Related Disability)	Duty Disability (Work Related Disability)
<ul style="list-style-type: none"> Member must be currently working for a LAGERS employer Member must be vested (have five or more years of LAGERS service credit) Member must be younger than normal retirement age <ul style="list-style-type: none"> Age 60 for General employees Age 55 for Police and Firefighters Member is eligible if he or she becomes permanently unable to perform his or her work responsibilities as an employee due to a disability or disease that is not a result of job duties. Benefit is calculated using the current benefit program in effect at the member’s employer at the time of termination of employment, his or her final average salary, and the actual service credit accrued up to the time of the disability. 	<ul style="list-style-type: none"> Member must be currently working for a LAGERS employer Member does NOT have to be vested with LAGERS Member is eligible if he or she becomes permanently unable to perform his or her work responsibilities as an employee due to a disability or disease that arose from their work duties. Benefit is calculated using the current benefit program in effect at the member’s employer at the time of termination of employment, his or her final average salary, and the total service credit the member would have accrued if he or she would have worked to age 60. If the member is older than age 60, his or her duty related disability is based on his or her current salary and service credit.
Any temporary allowance payable under the Life and Temporary Programs (LT) will NOT apply to disability benefits	

What if I Recover from my Disability?	
If a member were to ever recover from his or her disability, and could return to the position held at the time of the disability retirement, he or she could (if re-hired) become a LAGERS member again.	
Non-Duty Disability Recovery	Duty Related Disability Recovery
<ul style="list-style-type: none"> Payment of the member’s disability benefit would end LAGERS would restore service credit to pre-disability levels The member could resume earning towards a regular LAGERS retirement benefit 	<ul style="list-style-type: none"> Payment of the member’s disability benefit would end LAGERS would grant service credit to pre-disability levels plus any time the member was receiving a duty disability benefit The member could resume earning towards a regular LAGERS retirement benefit