Phoenix Fire Department Volume 1 – Management Procedures

LONG TERM DISABILITY

M.P. 103.04	Date Revised: 02/23
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Related Policies: 103.02c, 103.06

PURPOSE

A long-term disability program is provided by the City of Phoenix for full time employees who qualify for this benefit. The purpose of this M.P. is to educate our members on the details of this benefit and their eligibility to take part in it.

Definition

The long-term disability benefit for all benefit-eligible employees shall be the monthly calculated amount of 66-2/3 percent of the "basic monthly salary" that would have been payable to the employee during the month in which the disability commenced had the employee not been totally disabled.

A.R.2.323 and the current memorandum of understanding should be referred to for further explanation of benefits.

<u>Eligibility</u>

- All Fire Department members as covered by their Memorandum of Understanding.
- Retroactive adjustments may not go back more than twelve (12) months.
- Ninety (90) days after disability commenced.

<u>Amount</u>

- Fifty (50) percent of basic monthly salary (based on the month the disability commences, or eligibility, as per MOU).
- Payments to be reduced by benefits received from retirement, Social Security, workers' compensation, unemployment, sick leave, compensatory time, vacation, personal leave, pay for rehabilitation work.

NOTE: This means all accumulated leave credits must be used prior to eligibility for long-term disability (sick leave, vacation, compensatory time, personal leave, etc.).

Benefit Termination

- Member's death.
- Disability as defined ceases.
- Determination of ineligibility.
- Seventy-fifth (75) birthday for civilian members.

• Eightieth (80) birthday for sworn members.

Disability Defined

- Illness or injury preventing work performance in any and every duty pertaining to current employment (for first 30 months).
- After thirty (30) months, employee must be unable to perform work in <u>any</u> occupation that he/she may be trained in, educated for, or experienced in.

Exclusions

Injuries incurred while/as a result of:

- Attempting suicide or intentional self-inflicted injuries, whether sane or insane.
- Committing a felony, assault, or battery.
- Act of war.
- A sickness or an accidental injury for which the applicant has consulted with a physician, received medical treatment, or taken prescribed drugs or medicine during the initial twelve (12) months of eligibility, will be considered a pre-existing condition. An applicant with a pre-existing condition will be eligible for LTD benefits when an additional 12-month period (total 24 month waiting period) is met.
- Substance abuse of any kind.