DISABILITY BASICS FOR RETIREMENT BOARDS

The Process and Timelines

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DISABILITY APPLICATION PROCESS

1. BOARD RECEIVES APPLICATION
2. PERAC APPOINTS PANEL
3. BOARD DECISION
4. PERAC DECISION

180 DAYS
TYPES OF RETIREMENT

- **Disability**
  - Filed by Member
  - No minimum service requirement

- **Voluntary**
  - Filed by Member

- **Accidental**
  - Filed by Employer
  - Minimum 10 years of service requirement

- **Involuntary**
  - Filed by Employer

- **Ordinary**
  - No minimum service requirement
BOARD RECEIVES APPLICATION

- MEMBER APPLICATION
- PHYSICIAN STATEMENT
- APPLICATION DATE ASSIGNED
- Medical Panel Request Form
- REQUEST MEDICAL PANEL
- MEDICAL RECORDS
- EMPLOYER STATEMENT
- LONGEST DELAY IN PROCESS

PERAC
Causality is presumed to be a “hazard undergone while in the performance of their duties.”

- HEART LAW S. 94
- LUNG LAW S. 94A
- CANCER S. 94B

WHO IS ELIGIBLE?

- POLICE
- CORRECTIONS
- FIREFIGHTERS
CANCER PRESUMPTION

WHO IS ELIGIBLE?
Firefighters

“Any Person first discovering any such condition within five years at the time that such condition is first discovered, or should have been discovered.”

Only type of eligible application in which a condition is discovered after the service date.
MULTIPLE CONDITIONS

- KNEE INJURY
- SMOKE INHALATION
- CHEST PAIN - HYPERTENSION
- POST TRAUMATIC STRESS DISORDER
MEDICAL PANEL COMPOSITION

REQUEST FOR MEDICAL PANEL FORM
TREATING PHYSICIAN FORM
PANEL SELECTION FORM
LIST OF TREATING PHYSICIANS

PERAC REVIEW

PERAC PHYSICIAN POOL

EXAM SCHEDULED
PERAC APPOINTS PANEL

MEDICAL PANEL REQUEST

EXAM SCHEDULED

EXAMINATION NOTICES

WHO CAN ATTEND?

Member
Employer Retirement Board Physicians

2 WEEKS NOTICE BY STATUTE
WHO CAN ATTEND?

Regulation 840 CMR 10.10(7) states,

“Since the principal purpose of the examination is to discuss and evaluate the physical condition or mental health of the member attendance at the examination shall be limited to

- The member and the medical panel physician(s), the employee’s physician and the employer’s physician.
- The member’s attorney and the employer’s attorney may attend the examination.
- The member may permit the presence of other individuals, provided that their presence will not disrupt the examination.”
BOARD RECEIVES NOTICE

EXAMINATION NOTIFICATION

BOARD SUPPLIES DOCUMENTS
- TRANSMITTAL OF BACKGROUND INFORMATION
- MEDICAL RECORDS APPLICATION
- EMPLOYER’S STATEMENT
- JOB DESCRIPTION

MINIMUM 10 DAYS BEFORE EXAM

Physician Mailing Address
Special Considerations

- **MEMBER** supplies the documentation for each condition.
- **MULTIPLE CONDITIONS**
  - In this case, our applicant might have 4 medical panels.
  - If he chooses separate examinations, he will attend **12 appointments**!
- **RETIREMENT BOARD** submits the request for regional medical panel form for each condition.
SPECIAL CONSIDERATIONS (Cont’d)

**RECORD REVIEWS**

**CONTACT PERAC**

Single Physician appointed to review medicals. Determine if member died for same condition for which they retired.

**ACCIDENTAL DEATH**
EXAMINATION AND REPORT

MEDICAL PANEL EXAM

PANEL PHYSICIAN(S) REVIEW INFORMATION SENT BY BOARD

CERTIFICATE AND COMPLETED REPORT

PERAC

REQUEST FOR ADDITIONAL INFORMATION

30-60 DAYS
PANEL REQUEST FOR ADDITIONAL INFORMATION

PANEL CONTACTS PERAC

MEMBER OBTAINS INFORMATION

PERAC SENDS MEMO

REQUESTED INFORMATION

30-60 DAY TIMEFRAME STOPS WHILE THIS INFORMATION IS BEING OBTAINED

MEDICAL PANEL

PERAC RETIREMENT BOARD

MEMBER RETIREMENT BOARD

PERAC RETIREMENT BOARD
REPORT CONTENT

WHAT SHOULD THE REPORT CONTAIN?

- COMPLETED CERTIFICATE
- NARRATIVE REPORT
PERAC RECEIVES REPORT

QUALITY ASSURANCE REVIEW

2-5 DAYS

COMPLETED CERTIFICATE AND REPORT

RETIREMENT BOARD
BOARD REVIEW AND DECISION

BOARD REVIEW
- COMPLETED APPLICATION
- MEDICAL PANEL CERTIFICATE

BOARD DECISION
- BASED ON RETIREMENT BOARD MEETING

WHAT HAPPENS IF BOARD CANNOT MAKE A DECISION?
- TRANSMITTAL FOR APPROVAL
- NOTICE OF RETIREMENT BOARD ACTION
CLARIFICATION

Board requests clarification

Letter to Physician(s) requesting clarification

Most common reason for delay; most lengthy delay

PERAC forwards clarification request

Letter to Physician(s) requesting clarification

MEDICAL PANEL
REQUEST FOR NEW MEDICAL PANEL

BOARD DETERMINES THAT THEY CANNOT MAKE A DECISION

LETTER REQUESTING NEW PANEL

PERAC

NEW PANEL APPROVED

RETIREMENT BOARD

NEW PANEL DENIED

PERAC REVIEW
PERAC REVIEW

TRANSMITTAL RECEIVED

30 DAYS

PERAC REVIEW

SIGNED TRANSMITTAL

RETIREMENT BOARD

LETTER OF REMAND
POST-RETIREMENT PROCESS

- CME, RTS, RTSR
- Comprehensive Medical Evaluation
- Restoration to Service Evaluation
- Restoration to Service Re-evaluation
CME

PERAC COMPREHENSIVE MEDICAL EVALUATION

CME SELECTION LIST

CURRENT INFORMATION SHEET

15 DAYS

COMPLETED CURRENT INFORMATION SHEET

PERAC DISABILITY UNIT

RETIREMENT BOARD
CURRENT INFORMATION

PERAC REQUESTS INFORMATION

MEMBER LETTER

RETIREE ACTIVITY UPDATE

MEMBER PROVIDES MEDICAL INFORMATION

COMPLETED RETIREE ACTIVITY UPDATE AND MEDICAL RECORDS

WHAT IF THE MEDICAL IS NOT RECEIVED?

MEMBER

PERAC

WITHIN 30 DAYS
NO MEDICAL RECEIVED

1st Refusal Letter
30 Days

Member

Termination Letter

2nd Refusal Letter
30 Days

Member

Retirement Board
REVIEW OF MEDICAL

CLOSE CASE

ONSITE MD REVIEW

CME SCHEDULED EXAM

NURSE REVIEW

CLOSURE LETTERS

MEMBER RETIREMENT BOARD

CLOSE CASE OR CME EXAM
CME SCHEDULED EXAM

NURSE CONTACTS MEMBER
REVIEW PROCESS AND
EXAM LOCATIONS

EXAM NOTICED DIRECTIONS

MEMBER

EXAM SCHEDULED

ADDITIONAL CONSULTS
PUBLIC SAFETY TESTS

MEDICAL RECORDS
DISABILITY FILE
JOB DESCRIPTION

CME MD
CME EXAM FINDINGS

CME REPORT RECEIVED

CME REPORT
CME REPORT
APPEAL LETTER

CLOSURE LETTERS

CLOSURE LETTER

MEMBER

RTS INITIATED

RETIREMENT BOARD

FOUND UNABLE

FOUND ABLE

PERAC REQUESTS
30 DAYS
NURSE CASE MANAGER CONTACTS MEMBER

EXAM NOTICE DIRECTIONS

3 SEPARATE EXAMS SCHEDULED

MEMBER
EMPLOYER
RETIREMENT BOARD

PHYSICIAN

MEDICAL INFO.
DISABILITY FILE
JOB DESCRIPTION
CME REPORT
COMPLETED CERTIFICATE AND REPORT

30-60 DAYS

COMPLETED CERTIFICATE REPORT

FOUND UNABLE

FOUND ABLE
FOUND UNABLE

CME AND RTS REPORT
COMPLETION LETTER
APPEAL LETTER

MEMBER

RTS REPORT
COMPLETION LETTER

RETIREMENT BOARD

MEMBER REVIEWED PER SELECTION LIST
CME AND RTS REPORT
COMPLETION LETTER
APPEAL LETTER

RTSR INITIATED

EMPLOYER NOTICE
BOARD SENDS TO EMPLOYER WITH BOARD CHAIR SIGNATURE

MEMBER

RTS REPORT COMPLETION LETTER

RETIREMENT BOARD

BOARD SENDS TO EMPLOYER WITH BOARD CHAIR SIGNATURE

FOUND ABLE
RTSR

NURSE CASE MANAGER CONTACTS MEMBER

MEMBER ON LIST FOR NEXT AVAILABLE POSITION

RTSR QUESTIONNAIRE

MEMBER

COMPLETED QUESTIONNAIRE
NEW MEDICAL

PERAC

NEW MEDICAL INDICATES CONDITION MAY HAVE CHANGED

POSITION BECOMES AVAILABLE
BASED ON NEW MEDICAL

RTSR PHYSICIAN EXAM SCHEDULED

PROCESS MIRRORS CME EXAM

CONTINUES TO BE FOUND ABLE

FOUND UNABLE

RETURNS TO RTSR PROCESS

RETURNS TO SELECTION LIST PROCESS
POSITION BECOMES AVAILABLE

WITHIN TWO YEARS FROM DATE OF RETIREMENT

GREATER THAN TWO YEARS FROM DATE OF RETIREMENT

OVER FIVE YEARS FROM DATE OF RETIREMENT
QUESTIONS AND ANSWERS