

Duty Disability (DD) Benefits

What is DD?

Duty Disability is a benefit provided to employees who become disabled as the result of a work related injury or illness compensable under the Illinois Workers' Compensation Act or the Illinois Workers' Occupational Diseases Act. The Duty Disability benefit equals 75% of your bi-weekly salary on the date of injury or illness less Workers' Compensation payments.

If the disability resulted from a physical defect or disease that existed at the time such injury was sustained or such illness commenced, the duty disability will be 50% of your bi-weekly salary on the date of injury or illness less Workers' Compensation payments.

DD Eligibility

Duty Disability is payable until the Law Department advises the Fund that the injured employee is fit to return to work. There are age and duration limitations. The Fund's benefit is payable up to age 65, maximum, unless the injury occurred at age 60 or later. If this is the case, the benefit is only payable for a maximum of five (5) years.

DD Application Process

The DD application process is:

1. Completion of the District's process for a work-related injury or illness through the Claims Section.
2. After Claims' approval of the case, the Law Department sends a memo to the Fund advising us that the claimant is off of work due to a work-related injury or illness.
3. After Fund receipt of the memo from the Law Department, the Fund sends the employee a DD application.
4. When the Fund receives the completed application Fund staff will review the file for payment.

Payment of DD Benefits

The Fund's portion of the duty disability benefit is paid on the Wednesday after the bi-weekly payroll. Duty Disability benefits are paid in the form of a **check**. The Retirement Fund does not offer direct deposit of this payment.

DD benefits are based upon your salary on the date of injury or illness. Salary increases granted after you become disabled do not increase your disability benefit unless the salary increase is retroactive to the date of injury or illness.

Although the DD benefit is 75% (or 50% as mentioned above) of lost pay as of the date of injury, the amount paid by the Fund is offset by Workers' Compensation payments. Workers' Compensation payments are two-thirds of the average pay for the year prior to the injury. The benefit paid by the Fund is approximately 8.3% of lost pay.

Also, if you were hired prior to June 13, 1997, and you have children under the age of 18, you are entitled to an additional \$10.00 per month (\$0.46 daily) for a child benefit provided that the Fund has the child's birth certificate in the file.

Ancillary Benefits of DD:

- Pension service credit continues as if you were working.
- Medical, dental and term life insurance continue while you are on DD. The appropriate premiums are deducted from the DD check. If applicable, deductions for the flexible Medical Spending Account are taken.