Ordinary Disability Retirement Application Process
Fact Sheet

The information referenced in this document is sourced from Chapter 78 of the Code of the City of Richmond.

- Ordinary Disability Retirement Application Process

    o It is recommended that you notify your supervisor of your plan to apply for Ordinary Disability Retirement.

    o Schedule a counseling session with the Richmond Retirement System to verify eligibility, review benefits and options and complete a disability retirement application (birth certificate required at this meeting).

    o At this session you will be given a Family/Treating Physician Report for completion by your primary care physician. Your physician must return the completed form to the System's office with any supporting medical reports.

    o An appointment will be scheduled for you with the appropriate System's Medical Examiner.

    o A second Medical Examiner will review the medical report of the first examiner and provide a recommendation to the System. If the first and second opinions differ, a third Medical Examiner will conduct another examination.

    o If disability retirement appears imminent and it is determined that you are permanently and completely disabled from performing the duties required of your position or any other City position, the System will forward your application to your department for verification of salary and service information and the signature of the appointing authority. The member's application will then be presented to the Board of Trustees for action.

    o You and your department will be notified in writing of the Board's action.

- If an application for Ordinary Disability retirement is not approved, the member may reapply for disability retirement provided that the member's medical condition has significantly changed.

- Members applying for Ordinary Disability retirement should allow three to six months to complete the disability retirement application process.

- Members who are approved for Ordinary Disability retirement must apply for Social Security disability benefits within six months of retirement and submit a copy of the letter of award or denial to the System upon receipt.

- Failure to notify the Richmond Retirement System of a Social Security benefit award may result in an overpayment of retirement benefits, which will have will have to be repaid.

- The Richmond Retirement System's Board of Trustees may require members who have obtained an Ordinary Disability retirement to undergo a medical re-examination, not more than once a year, to determine continued disability.

- Retirement checks are issued via direct deposit on the last working day of the month.

- Retirement benefits, including Ordinary Disability retirement, are subject to federal and state income taxes. In addition to taxes, health and dental care insurance premiums are deducted from benefit payments, if applicable.

- Ordinary Disability retirement members may continue health insurance coverage with the City of Richmond at the retiree rate if they meet the following criteria:

  o Must have been continuously enrolled in the City's health plan for the five years prior to retirement.

  o Must have at least ten years of creditable service at the time of retirement.

- When a member becomes Medicare-eligible the member will no longer be eligible to participate in the City of Richmond's health insurance program. Non-Medicare eligible spouse/dependents can remain on the City's plan until they become Medicare-eligible, unless COBRA provisions apply.

- Group life insurance coverage after retirement will continue at no cost to the member. However, accidental death and dismemberment coverage ceases at retirement.