



**THE RETIREMENT BOARD
of the
FIREMEN'S ANNUITY AND BENEFIT FUND
OF CHICAGO
Suite 300**

20 S. Clark Street
(312) 726-5823
(800) 782-7425

Chicago, IL 60603-1899
Fax (312) 726-2316
<http://www.fabf.org>

In connection with your application for Occupational Disability While Retired benefits please review the following information and application requirements.

1. Pursuant to 6-151.1 of the Illinois Pension Code you are making application for Occupational Disability While Retired benefits based on one the following conditions:
 - Disabling cancer, which developed or manifested itself during a period while the fireman was in service of the Chicago Fire Department (CFD); or
 - Heart disease, tuberculosis, any disease of the respiratory tract, AIDS, hepatitis C or stroke resulting from your service as a fireman.
2. An applicant is not eligible for this benefit if they have been in receipt of an annuity benefit from the Fund for more than five (5) years from the date of application. To be eligible for this benefit, an applicant must also not have reached the age of compulsory retirement.
3. It is the applicant's burden of proof to provide sufficient medical documentation in support of their disability claim. Medical records should provide a chronological history of the illness or disease and document the date of diagnosis and current condition. The applicant, at their own expense, will provide all medical records to the Fund as well as any additional records requested by the Board's physicians.
4. The applicant will sign a release for all CFD Medical Section records. The Fund will request to obtain these records from the Chicago Fire Department.
5. A hearing on the member's application will be scheduled when the following has been received: all medical records; CFD Medical documentation; Board Physician appointment complete, a physician letter from the applicant's treating physician, dated within six months of the application date, has been received, and the Fund has received any other information requested by the Fund or its physician.
6. The applicant will receive a notice of hearing and will present their case before the Board at a regularly scheduled meeting.
7. If granted, benefits will begin on the first day of the month following the Board's decision.
8. Benefit amount will be 65% of the applicant's salary as of their last day on payroll with the Chicago Fire Department (8:00 a.m. date).



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9. Applicants with QILDRO distributions to Alternate Payees will have the current amount of the QILDRO distribution deducted from their monthly Occupational Disability While Retired benefit.
10. The Fund will continue to deduct any health insurance premiums that are paid by the member for their retiree healthcare unless advised by the member, the City of Chicago, or the applicable health care plan sponsor to discontinue doing so. The Fund does not provide healthcare, nor can the Fund determine the member's healthcare status with the City of Chicago or applicable health care plan sponsor once granted Occupational Disability While Retired benefits.
11. The Occupational Disability While Retired benefit will be considered taxable to the member and subject to withholding requirements.
12. A member receiving this benefit will be subject to future medical review as to continued disability status consistent with Fund policy and statutory requirements.
13. Members subject to mandatory retirement must revert to their retirement annuity at age 63. At that time, the Occupational Disability While Retired benefit will cease, and the applicant's retirement benefit will be reinstated with all accrued cost of living increases. No retroactive payment of cost-of-living increases will be made.
14. While in receipt of Occupational Disability While Retired benefits, no service credit will accrue to the member for any period after the 8:00 a.m. date of retirement.
15. Appropriate COLA's on the member's previously granted retirement annuity will accrue to the member's benefit for the calculation of survivor annuity but no retroactive payment of cost-of-living increases will be made.
16. Upon the death of the member while in receipt of Occupational Disability While Retired benefits, if there are no survivor benefits to be paid, any member contributions remaining at the time of the benefit conversion will be refunded to the member's estate.
17. This information supplements, and is in addition to, the FABF's Disability Procedures, as amended from time to time, which an applicant is required to follow.
www.fabf.org/PDF/DisabilityProcedures.pdf.



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I have reviewed the foregoing procedures and requirements in connection with my application for Occupational Disability While Retired benefits. I understand that it is my responsibility to provide all medical records in support of my application. I further understand that the Chicago Fire Department, as employer, has determined that an annuitant seeking this benefit will not be returned to active service with the Chicago Fire Department. In response to the CFD's position, the Fund is treating members in receipt of this benefit as remaining on retirement, except for continuing disability requirements. I further acknowledge and agree to the parameters of the benefits I may receive if granted.

Member Signature

Date

Witness

Date