

# Howard County Retirement Plan Disability Retirement Procedures Update

## Current Policy

- Includes a Medical Advisory Board that reviews the medical evidence provided by the applicant for a disability retirement and makes a recommendation to the Disability Review Board(DRB) for their determination.
- Provides only 30 days for the DRB to meet and come to a determination after a completed application has been received by the coordinator.
- Appeal Hearing must be scheduled within 60 days of the appeal.
- No limitation outlined for the postponement of an appeal hearing.
- Annual recertification adjustments determined by the coordinator are presented to the DRB for approval.

## Proposed Update

- Eliminates all references to a Medical Advisory Board. Medical evidence is provided by the participant’s physician for review by the Disability Review Board. If a second opinion is needed DRB can request a physician review the evidence provided.
- Provides that the DRB will meet as soon as practicable but no later than 45 days after receipt of the completed application.
- Provides 90 days to schedule an appeal with the members of the Retirement Plan Committee.
- Provides a statute of limitations of 90 days to reschedule a postponement of an appeal hearing.
- Annual recertification adjustments are presented to the Retirement Plan Committee for approval.

## Reason

- The County does not have a Medical Advisory Board or a physician for this purpose. All past disability retirements have been reviewed and decided by the Disability Review Board.
- Scheduling the meeting with the three-member board can be challenging especially if there are holidays within the allotted time frame.
- Scheduling an appeal hearing with six or more members of the Retirement Plan Committee and legal counsel for both the RPC and the DRB may require more time.
- Prevents an indefinite appeal process.
- The Retirement plan committee meet regularly to review matters that pertain to the administration of the plan. Adjustments have been reviewed at the May or June meetings in the past.

*Other non-substantial changes have been made to the language in the document for clarity purposes*