



City of Portland, Oregon



BUREAU OF FIRE AND POLICE DISABILITY AND RETIREMENT

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➤ **What do I need to do if I miss time from work as a result of my injury?**

If your disability results in lost time from work, you **MUST** first file a complete application for benefits, which consists of the signed Disability in Line of Duty form (DILD), Attending Physician Report (APR) and Work Status Report (WSR). Time loss authorization must be documented by an MD or DO on the “[Work Status Report](#)” form. Have your doctor fill out the form, indicating as specifically as possible how long you will be off work. Your doctor can use the same form to release you to return to duty once you have recovered.

➤ **How much will I get paid? Will it be less than my normal pay?**

For service-connected or occupational disability, you will be paid benefits equal to 75% of your rate of base pay during the first year. These benefits will be reduced by 50% of any earnings from outside employment. Your service-connected disability benefits are not taxable, so your disability benefit should roughly be equivalent to your usual take home pay. If you are used to working a lot of overtime, you will bring home less in disability benefits than your usual take-home pay. Chapter 5 of the Charter of the City of Portland, Oregon [Section 5-306\(c\)](#) describes the amount of benefits in detail.

➤ **What is an Interim Disability Benefit and when is it paid?**

Interim Disability Benefits are paid for lost time from work due to a service-connected injury/illness or occupational disability **prior** to the claim being approved, withdrawn or denied.

Interim Disability Benefits are paid after FPDR has received a complete application for service-connected injury/illness or occupational disability, which consists of the signed Disability in Line of Duty form (DILD), Attending Physician Report (APR) and Work Status Report (WSR).

➤ **What if I do not want to receive an Interim Disability Benefit?**

Payment of Interim Disability Benefits is required.

➤ **What happens if Interim Disability Benefits are received and I withdraw my claim or my claim is denied?**

If your claim is withdrawn or denied (and the denial becomes final), Interim Disability Benefits must be paid back to FPDR in full by the Member. Arrangements for the overpayment are outlined in Administrative Rule 5.7.14.

➤ **When will I receive my disability check (1st & subsequent)?**

Disability benefits are paid every other week on the City's payday. FPDR will mail your disability check to your home address on Wednesday, the week of City payroll unless you request a hold for pickup on Thursday. FPDR will not pay a disability benefit until a complete application for benefits has been received.

➤ **Can I pick up my disability check at the FPDR Office or have it direct deposited?**

You may pick up your check at the FPDR office. If you wish to do so, please notify FPDR by the Tuesday prior to City payroll.

You may be eligible for direct deposit after 3 months of receiving disability benefits. If you wish to have your payments direct deposited, please contact FPDR at 503-823-6823.

➤ **What if my doctor releases me to limited duty?**

It is your obligation to advise your supervisor immediately of the effective date of your release and any restrictions your doctor has placed on your work activities. If appropriate limited duty work is available, you must accept it and return to work as directed. If the bureau does not have appropriate limited duty work available, you will remain off work and continue to receive disability benefits until you are released to full duty or limited duty work becomes available.

➤ **What if I am not able to return to work with the bureau?**

If you are permanently restricted from full duty work at the bureau, but are capable of doing some other type of work, you may be eligible for vocational services. FPDR requires members who are released to permanent limited duty to pursue other employment when the bureau does not have a position that will accommodate your restrictions.

➤ **What if I have a second income?**

It is your responsibility to report this information immediately to FPDR. Your claim analyst will contact you regarding specific information about your secondary employment. Failure to report secondary income may result in suspension or reduction in disability benefits.

➤ **I usually have union dues and/or payroll deductions automatically taken from my paycheck. Will these be deducted from my disability check, too?**

We do **not** make deductions from your disability check for dues, benefit premiums, Deferred Compensation, charitable contributions or loan payments. It may be necessary for you to make some special arrangements for these payments. You may need to:

- Contact your union to determine whether you qualify for a waiver of dues while you are off - PPA (503) 225-9760, PPCOA (503) 793-9320, PFFA (503) 774-4302. If you are not eligible for a waiver, contact the union to arrange for direct payment of these dues.
- Call the Benefits Office to arrange to self-pay City-sponsored benefit premiums - (503) 823-6136.

- Contact your union to arrange to self-pay any union-sponsored benefit premiums or direct payment of loan payments arranged through your union.

Note: Deferred compensation deductions and charitable contributions are not deducted from your disability benefits.

➤ **When will I be responsible for my own healthcare premium payments?**

The length of time that the City will continue making your health insurance premium payments will depend on your union contract. In general, the City covers two years for approved service-connected or occupational disability. Please contact the Human Resources Benefits office for information concerning your responsibility to begin self-paying your health insurance premiums.

➤ **When must I begin treating with an “in network provider?”**

In 1995, the Board of Trustees adopted a policy which requires you to select your medical providers from “approved” groups with whom the FPDR has negotiated special fee agreements. For an approved service-connected disability claim, be sure to review the lists of approved providers to avoid any problem with payment of your medical bills.

Currently we are contracted with Managed HealthCare Northwest, CareMark Comp (www.mhninc.com) and Kaiser on-the-Job (503-571-3366).

➤ **What happens if I am off work for over one year?**

Your disability benefits may be reduced from 75% of your base pay to 50% of your base pay if you are “medically stationary” and “capable of substantial gainful activity”. We may also evaluate your eligibility for vocational services.

➤ **What conditions are considered as “Occupational” illness? - [Printable Version](#) - [Edit Content](#)**

Chapter 5, [Section 5-306](#) of the charter provides that an active member is eligible for occupational disability benefits when unable to perform the member’s required duties because of:

1. Heart disease; with five or more years of service;
2. Hernia of the abdominal cavity or the diaphragm;
3. AIDS, AIDS-related complex;
4. Tuberculosis;
5. Hepatitis B; and
6. Pneumonia. (except terminal pneumonia).

FIREFIGHTER only: Chapter 5, [Ordinance No. 183128](#), effective January 1, 2010 cancer presumptions were extended to include:

1. Brain cancer;
2. Colon cancer;
3. Stomach cancer;
4. Testicular cancer;
5. Prostate cancer; (Diagnosed after age 55)
6. Multiple myeloma;
7. Non-Hodgkin's lymphoma;
8. Cancer of the throat or mouth;
9. Rectal cancer;
10. Breast cancer and;
11. Leukemia.

Must be first diagnosed by a physician after July 1, 2009.

Does not apply to claims filed more than 84 months following termination of employment.

➤ **Who makes the decision to approve or deny my claim?**

Per the authority of the Director of FPDR, the Disability Analyst assigned to your claim will make the claim decision based on information from your physician and other information gathered during FPDR's investigation of your claim.

➤ **What do I do if my claim is denied?**

A written denial letter will be sent to you with your appeal rights and instructions for filing an appeal. If the denial becomes final, Interim Disability Benefits must be paid back to FPDR in full. Arrangements for repayment of the overpayment are outlined in Administrative Rule 5.7.14.

➤ **How many people know about my claim and/or see my medical records? How confidential are my records?**

We take care to guard your privacy. Disability claims and medical records are reviewed by FPDR staff on a need-to-know basis only. We do not release medical or personal information to your bureau without specific written consent from you. The courts have ruled that the member's name and amount of benefits being paid by FPDR are public information.