

## **Disability during Participation in the Deferred Retirement Option Program (DROP)**

### **Ordinary Disability (non-job-related)**

The member will receive their monthly pension payment along with their DROP account balance as if they had retired from DROP without the disability. No RRS medical evaluations will be conducted.

### **Compensable Disability (job-related)**

In the event of a compensable (job-related) disability, the member has two options.

1. The member has the option to receive a disability retirement allowance, in accordance with Section 78-248 of the Code of the City of Richmond (or other applicable disability provisions), as if they had never elected to participate in the DROP. The member's years of service in the DROP will be added to their years of service for the disability benefit calculation, and the DROP account will be forfeited.
2. The member has the option to receive their regular retirement allowance as calculated with years of service up to the date of entry into the DROP along with their DROP account balance. If the member is in receipt of Workers' Compensation benefits, the member's combined income from their Workers' Compensation benefits and Richmond Retirement System benefit cannot exceed the amount of their final average compensation with the City of Richmond. If the member's combined income exceeds their final average compensation, their monthly pension payment will be adjusted so that their combined Workers' Compensation and retirement benefit will be equal to their final average compensation.