



Duty Disability Health Insurance Benefits Overview

May 29, 2024

Issue

- **Members recovering from a duty related injury have their access to and cost of health insurance change as their employment and retirement status changes**

Possible Steps for Disabled LEOFF 2 Member

- Employee injured at work and unable to immediately return to duty
- Temporary Duty Disability
- After Temporary Duty Disability
 - Duty Disability retirement;
 - Authorized Leave of Absence; or
 - Employer may terminate employment
- Recover and Return to LEOFF employment

Temporary Duty Disability

- **LNI Benefits**
 - Wage Replacement – Doesn't fully replace wage (60-75% only)
 - Loss of Earning Power Benefits – Light duty
 - Medical Care
- **LEOFF 2 Benefits**
 - TDD Purchase Service Credit
- **RCW 41.04.500 – Disability leave supplement**

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- Payments begin on the 6th day from the date of injury/illness
- Employee must receive the “base salary” they would have received before the injury
 - Supplement is for the difference between LNI benefit and base salary
 - ½ the amount charged against accrued paid leave
 - ½ paid by employer
- Employer health insurance coverage still provided
- Maximum of 6 months
 - Employer may offer additional coverage outside of this law

After Temporary Duty Disability

If Temporary Duty Disability is exhausted and member has not recovered:

1. Authorized Leave of Absence;
2. Employer may terminate employment; or
3. Duty Disability retirement

Duty Disability Retirement

- **If the member has exhausted supplemental disability and are still unable to return, they may apply for a LEOFF 2 Duty Disability Retirement**
- **Duty Disability**
 - Pension Benefit - Allows for early retirement without a reduction in benefit or 10% FAS
 - No health insurance benefit
 - Eligible for COBRA health insurance coverage
- **Catastrophic Disability**
 - Pension Benefit - Allows for early retirement without a reduction in benefit or 70% FAS, or 100% FAS offset by SS and LNI payments
 - LEOFF 2 reimburses for premiums paid for employer-provided health insurance, COBRA, and Medicare Parts A and B

Return from Duty Disability Retirement

- If a Duty or Catastrophic Disability retiree recovers, they may choose to return to their previous position
- Employer is required to rehire

Action

- No action required



Thank You

Jacob White

Senior Research and Policy Manager

(564) 999-0738

jacob.white@leoff.wa.gov