

# State of FPDR

Fiscal Years 2019 – 2020 & 2020 - 2021



Fire and Police Disability and Retirement  
September 28, 2021

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We deliver peace of mind to our fire and police members and their survivors by providing disability and retirement benefits in a timely, compassionate and fiscally responsible manner.

# What Happened Last Two Years

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**COVID**

**Record number of  
retirements**

# What Happened Last Two Years

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- City and FPDR offices closed in March 2020 due to COVID
- FPDR transitioned to an almost entirely remote work setting in just a days with no preparation
- Disability
  - **Converted to paperless processing of all new disability claims**
  - Created new admin rules for COVID disability claims
  - Processed and paid nearly three hundred COVID claims for members who tested positive or needed to quarantine
  - Began processing disability claims for PTSD and Heart/Lung conditions under new presumption statutes

# What Happened Last Two Years

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- Pension

- **Retired the most members ever in a single fiscal year**
- Designed and implemented a completely new virtual retirement process, meeting one-on-one with retirees using Zoom, Facetime and Microsoft Teams.
- Automated much of the pension estimate process

- Finance

- **Successfully managed the fund's financial health** during the greatest period of economic uncertainty in modern memory. This ensured the fund could withstand property tax revenue losses and higher-than-usual pension and disability costs associated with record retirement levels and COVID claims

# What Happened Last Two Years

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- Technology
  - Converted to paperless processing of all new disability claims (digital claims processing)
  - Purchased new phone technology so our members would experience no change in service when they called the office
  - Introduced ability to securely share documents with members and medical providers
  - Encouraged members to use FPDR portal and provided training via phone
- Hired and trained new Business Systems Analyst and Financial Analyst
- Welcomed two new Trustees
- **Provided seamless service and continuous availability for our members**

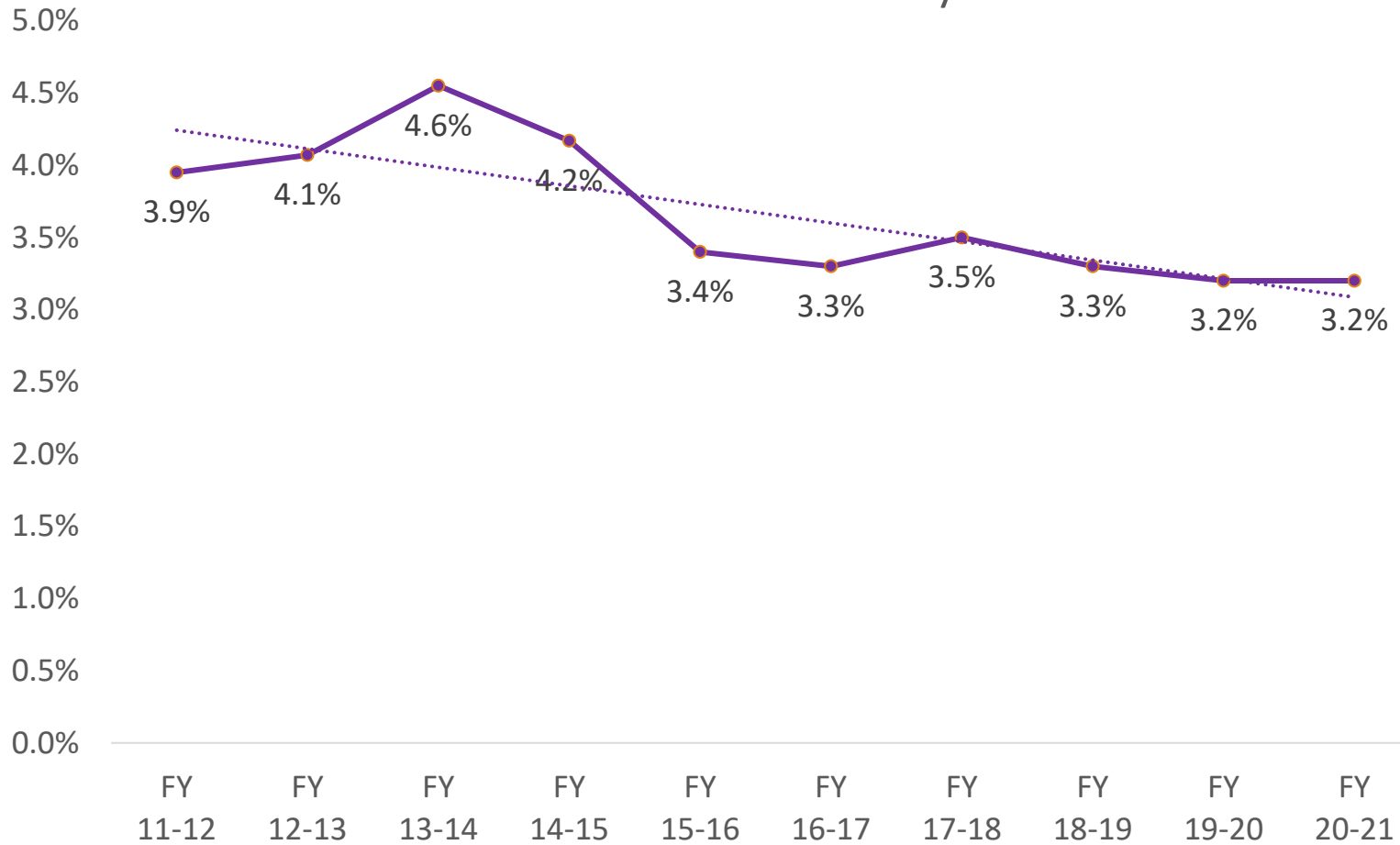
# What's Happening This Year

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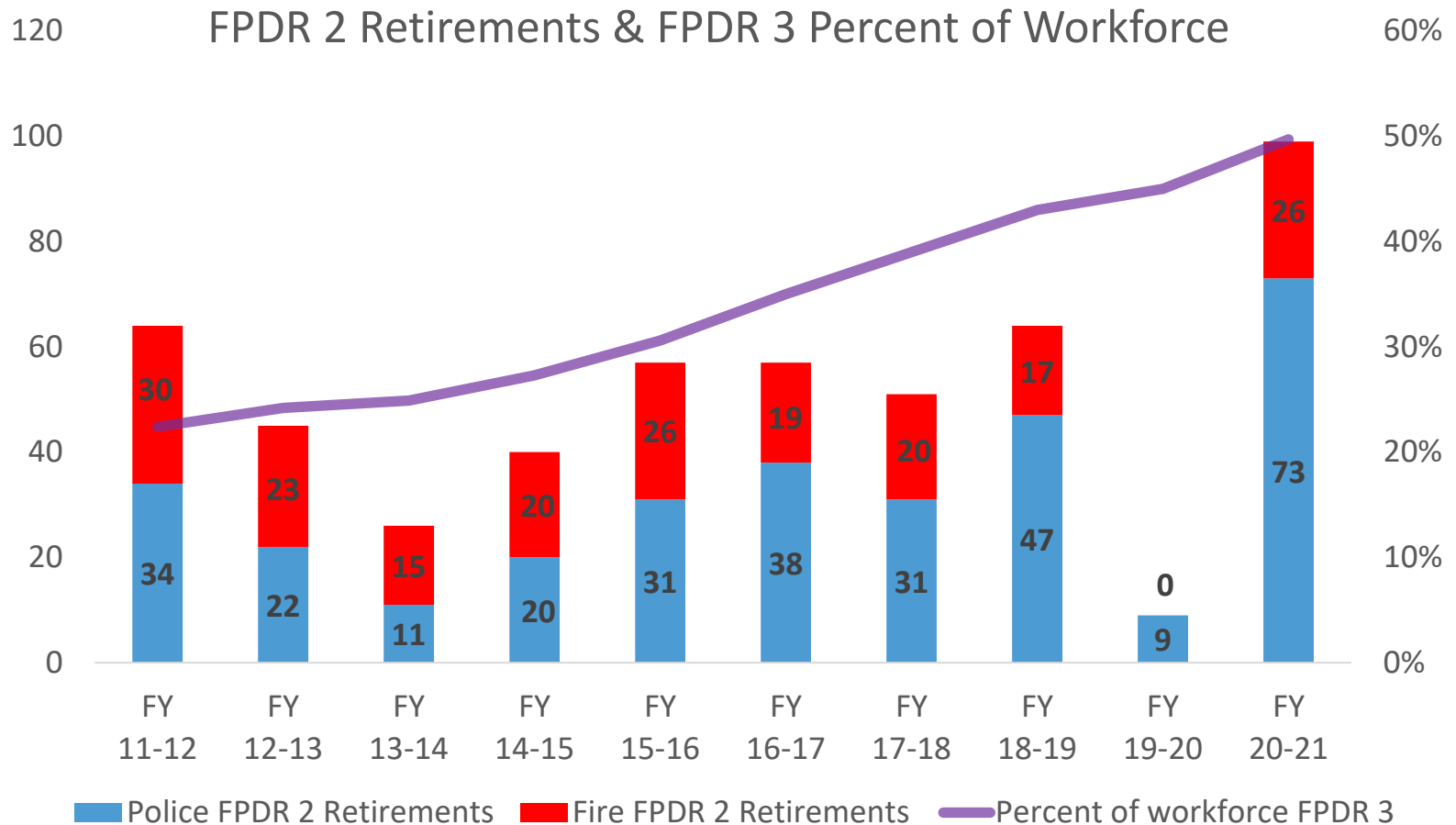
- City offices including FPDR expected to open in first quarter of 2022
- Implementing Hybrid Work Model for staff
- Evaluating lease and office options
  - Present lease expires April 2022
- Renewing two technical contracts for the support of our Database
- Sending out RFP for Managed Care Organization (MCO) contracts which expire at year end
- Moving performance evaluations to an-line evaluation system

# Key Performance Measures

Percent of Workforce on Disability at June 30



# Key Performance Measures

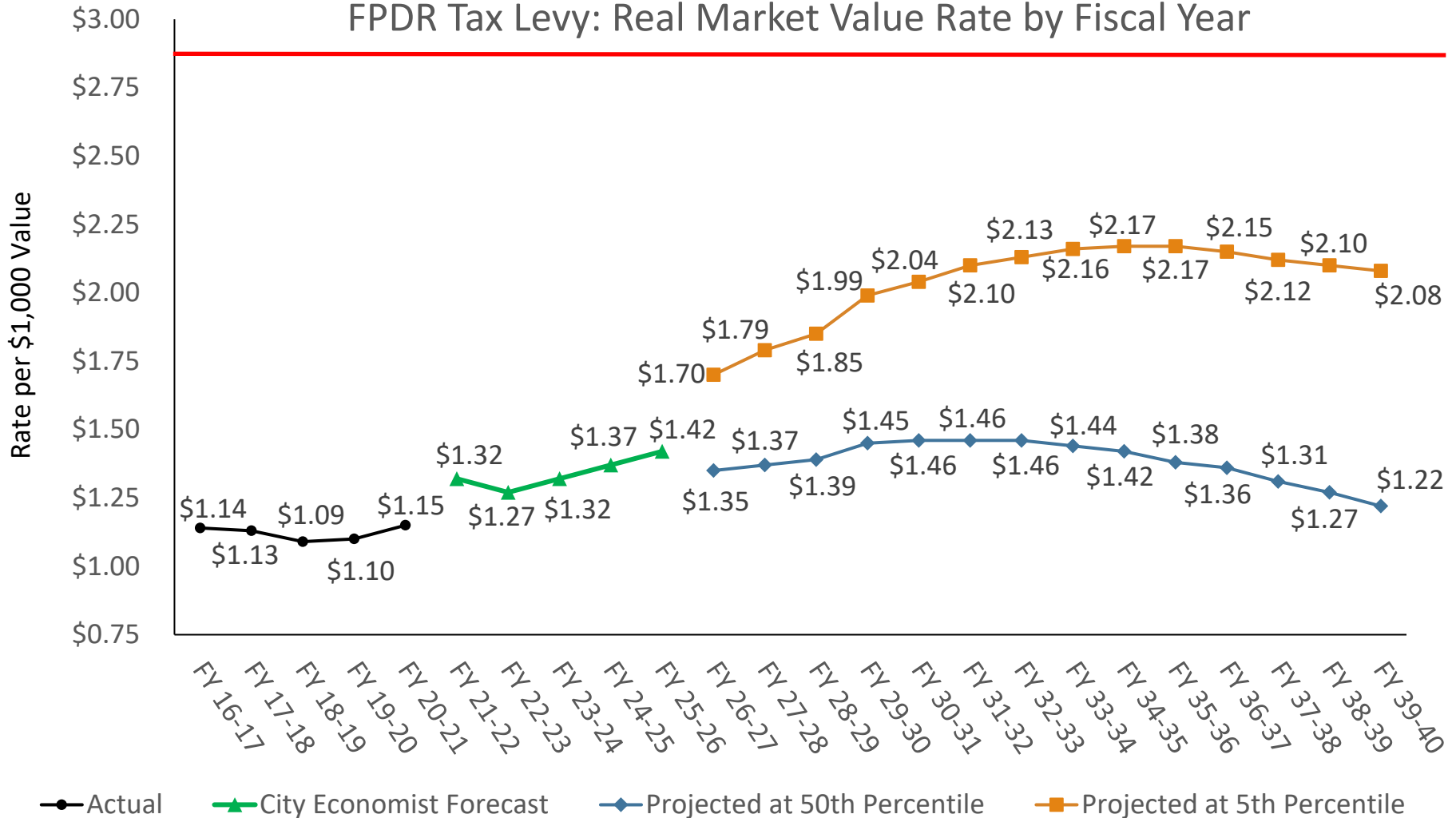


FPDR 3 members comprise a growing percent of the workforce as FPDR 2 members retire



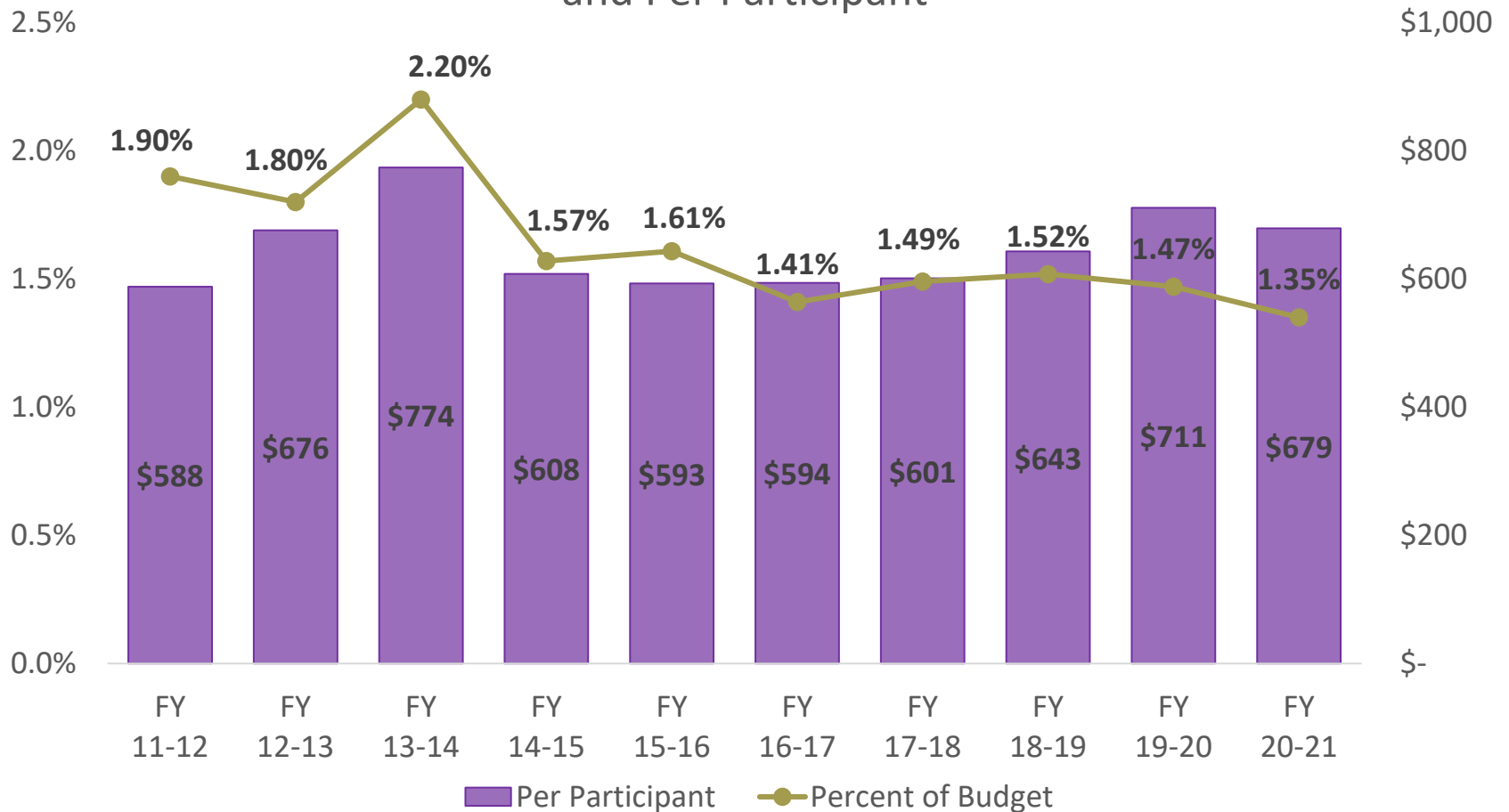
# Key Performance Measures

FPDR Tax Levy: Real Market Value Rate by Fiscal Year



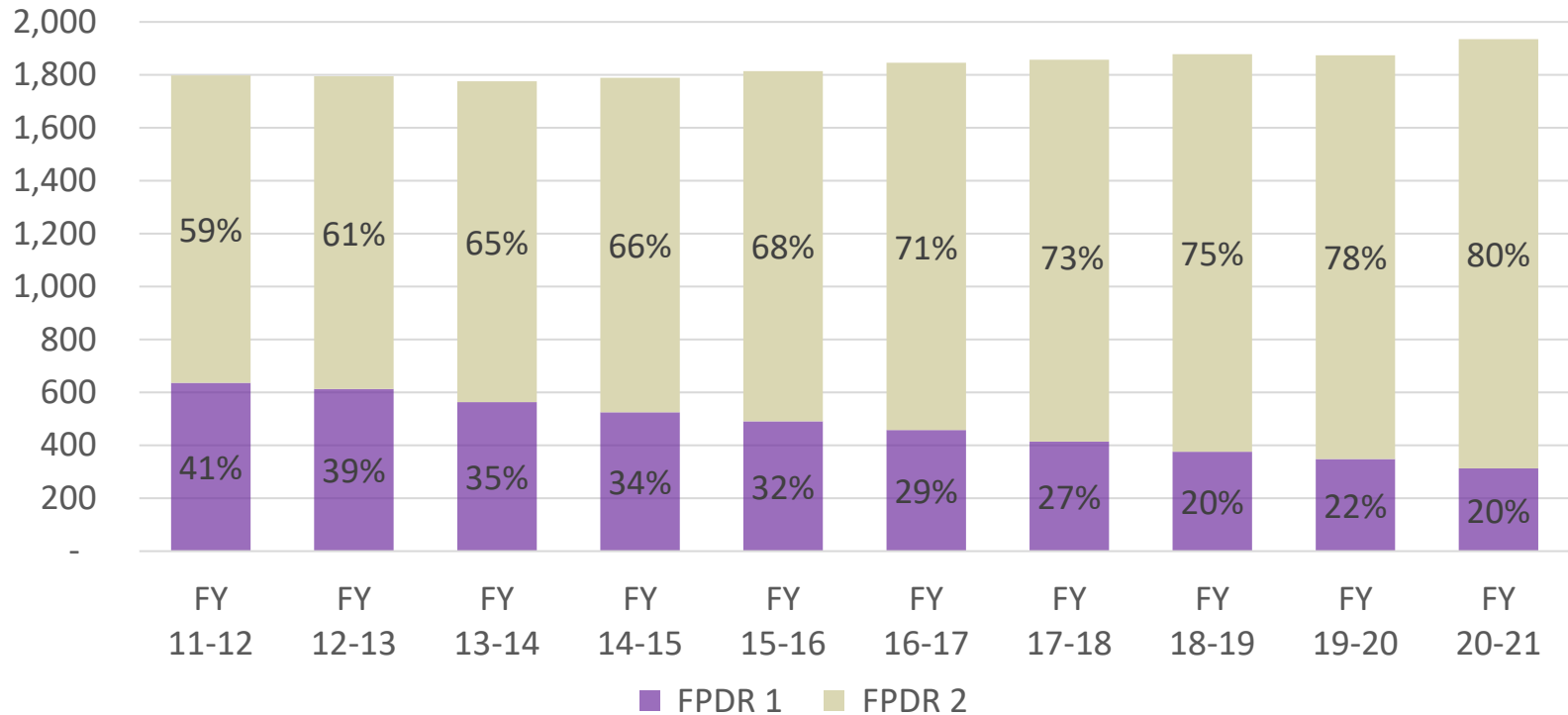
# Key Performance Measures

Administrative Cost as Percent of Operating Budget and Per Participant



# Pension Program

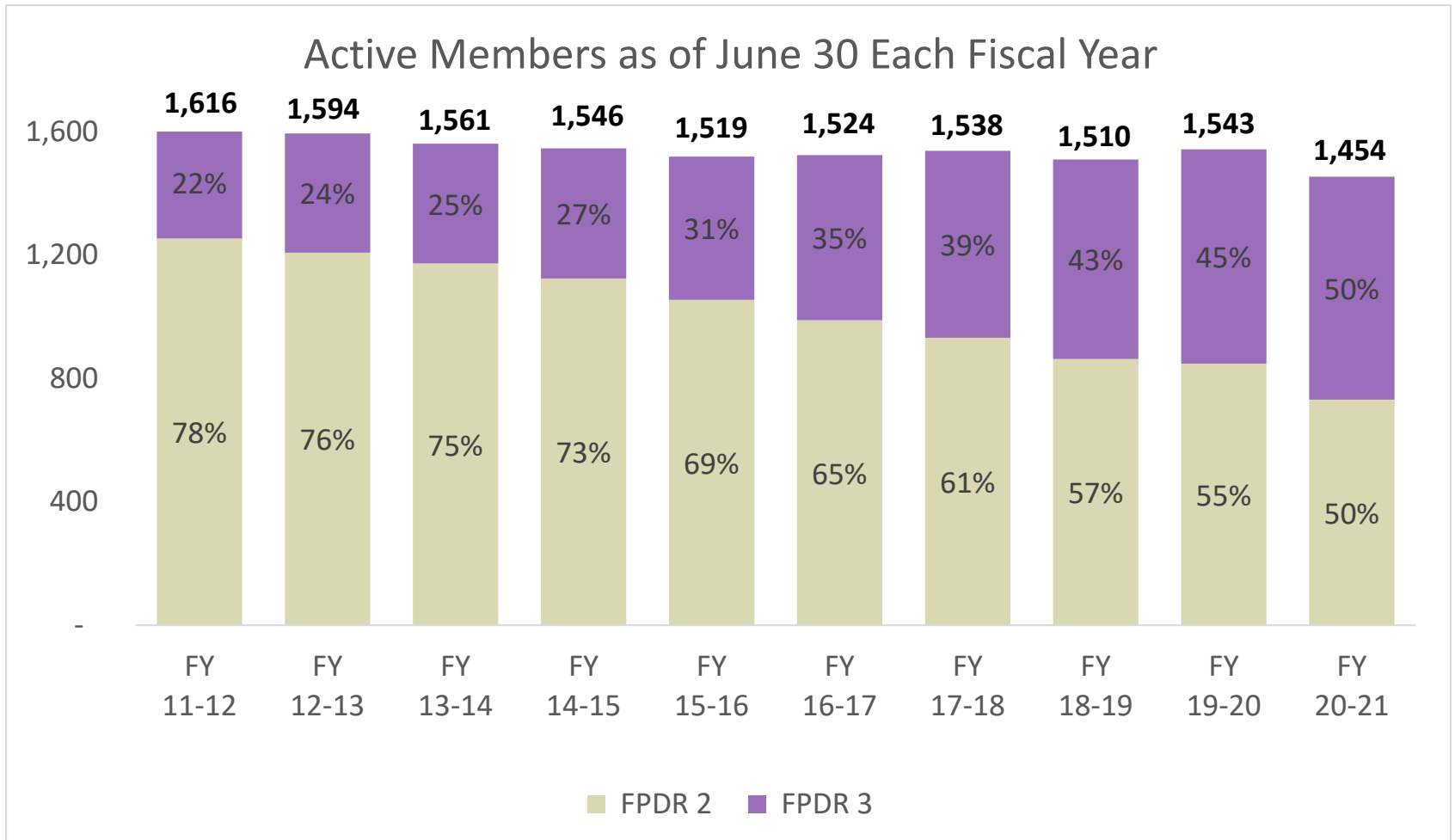
Pension Counts \* as of June 30 Each Year



Year	FY 11-12	FY 12-13	FY 13-14	FY 14-15	FY 15-16	FY 16-17	FY 17-18	FY 18-19	FY 19-20	FY 20-21
Total	1,798	1,795	1,776	1,789	1,814	1,846	1,857	1,878	1,874	1,935

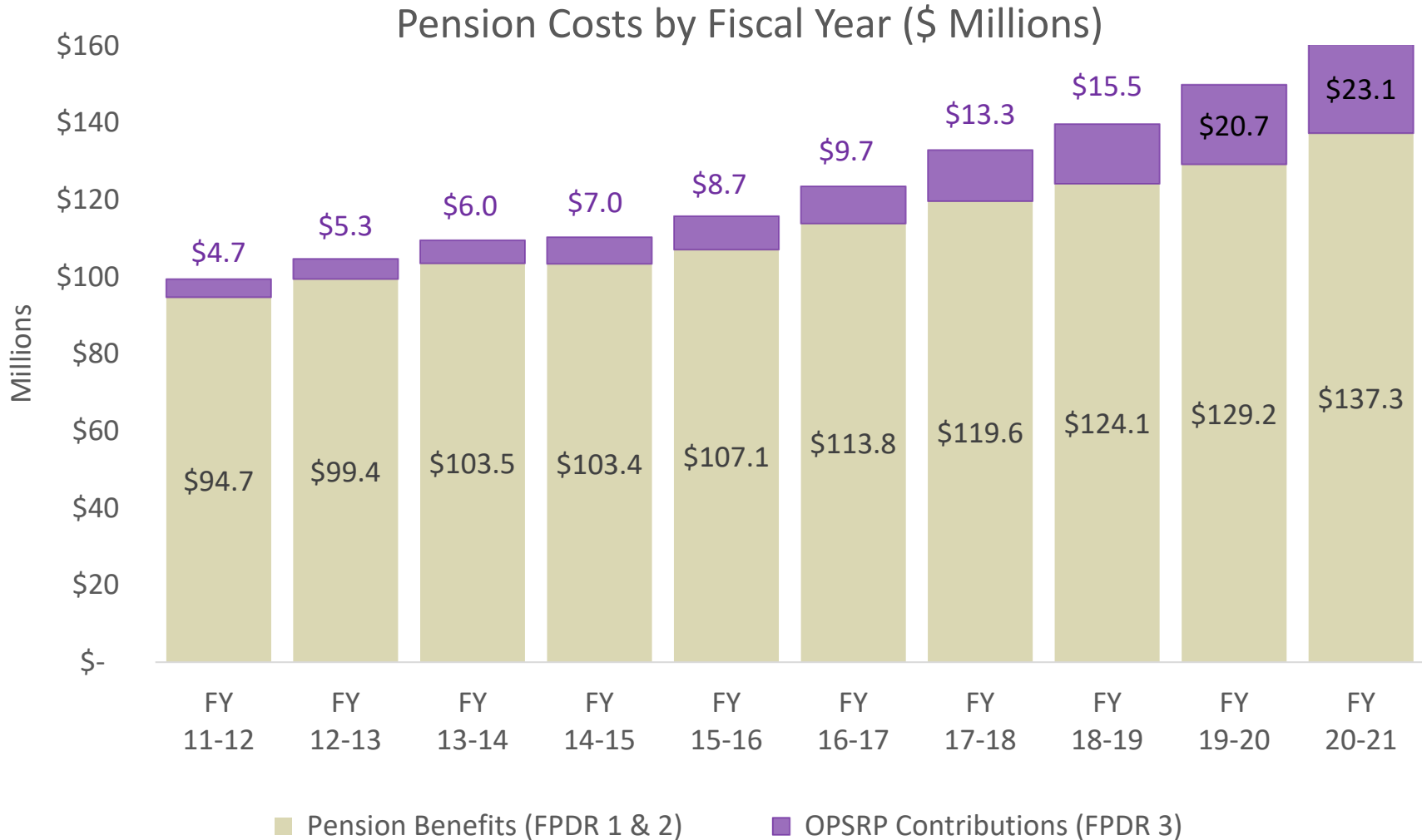
\*Members, Survivors and Alternate Payees

# Pension Program



OPSRP Contributions are Paid on FPDR 3 Member Wages

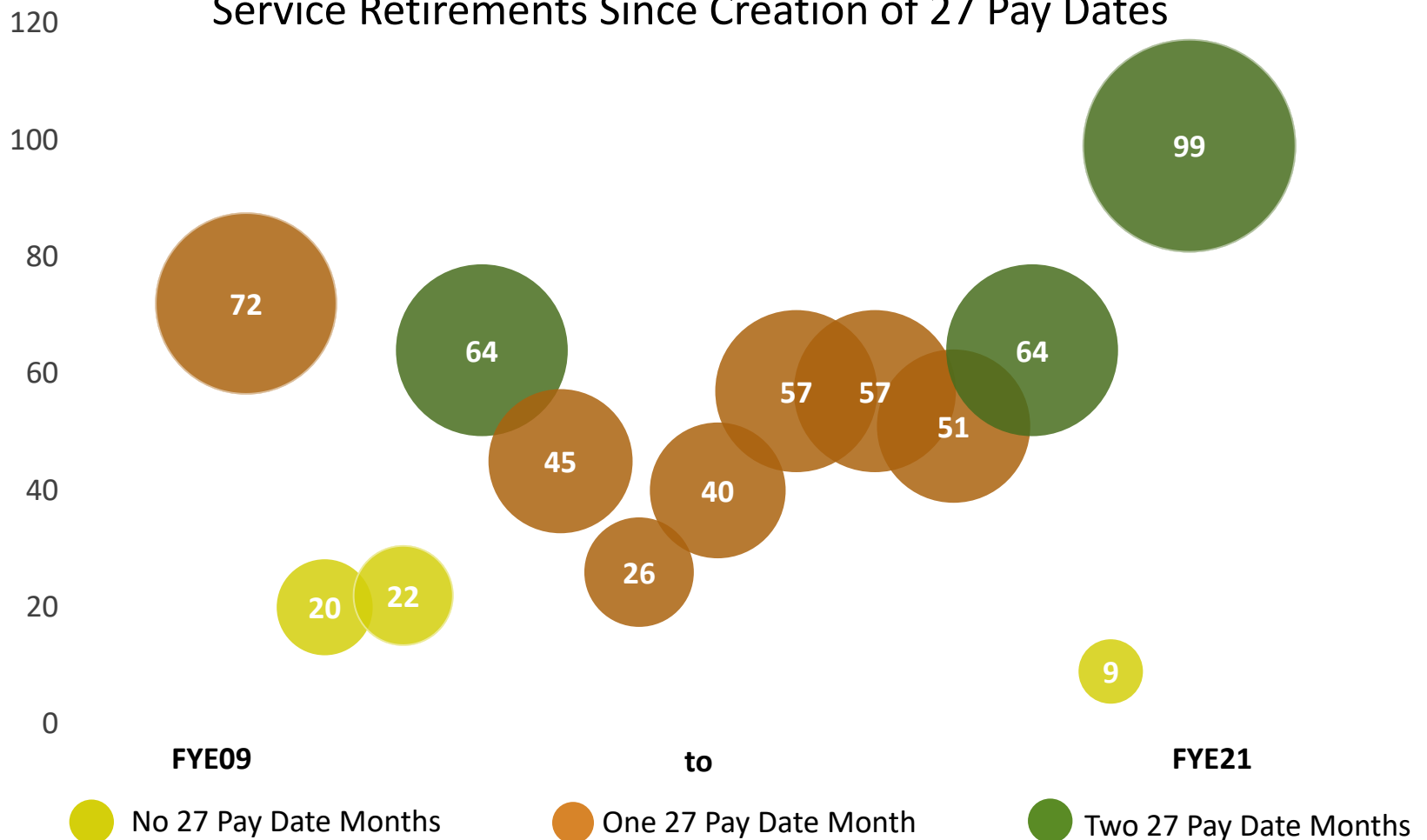
# Pension Program



# Pension Program

## FY 20-21: A Record-Breaking Retirement Year

Service Retirements Since Creation of 27 Pay Dates



# Pension Program

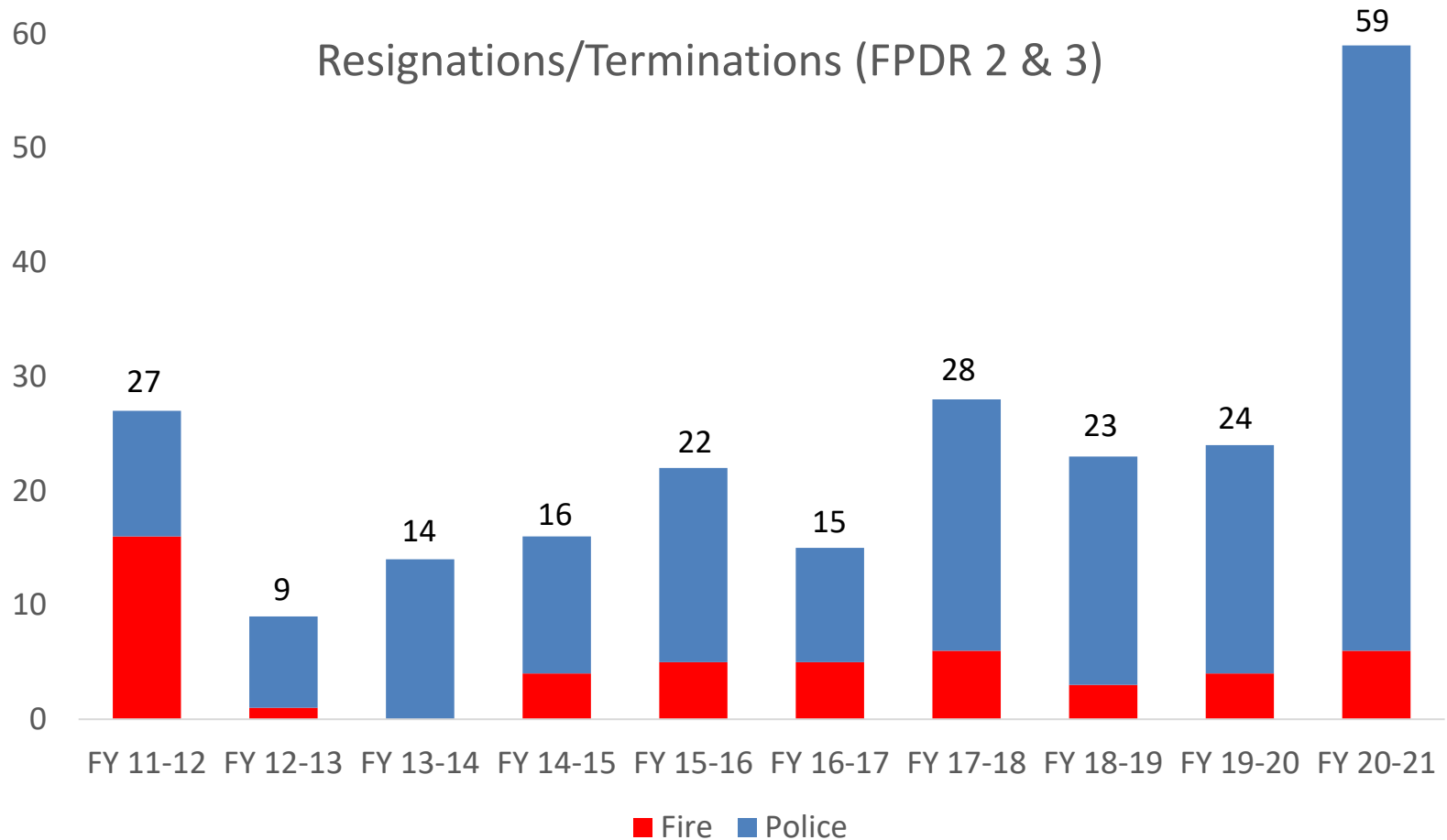
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## How Have We Retired Members During the Pandemic?

- 100% virtually!
- Designed and implemented a new virtual retirement process:
  - Created a secure portal for document exchange
  - Met members on whatever platform they were most comfortable with (Zoom, Facetime, Teams, Skype)
  - Witnessed signatures on camera to avoid use of notaries
  - Provided individual, hands-on assistance through the entire process via phone, email, and virtual meeting platforms

# Pension Program

## A Record Year for Resignations As Well





# Disability Program Highlights

## **COVID CLAIMS**

- Introduction of new administrative rules
- Staff prepared to handle expanded benefit
- Member notification
- Form requirements reduced to help members

## **NEW PTSD/ASD BENEFIT**

## **NEW HEART AND LUNG PRESUMPTION**

- Staff prepared to handle expanded benefits
- Member notification
- Focus on compassion for member experiences

## **MEDICAL MANAGEMENT**

- Existing claims – administration continued
- Cancer and catastrophic injury claims
  - Compassion for member and their families
  - Costly

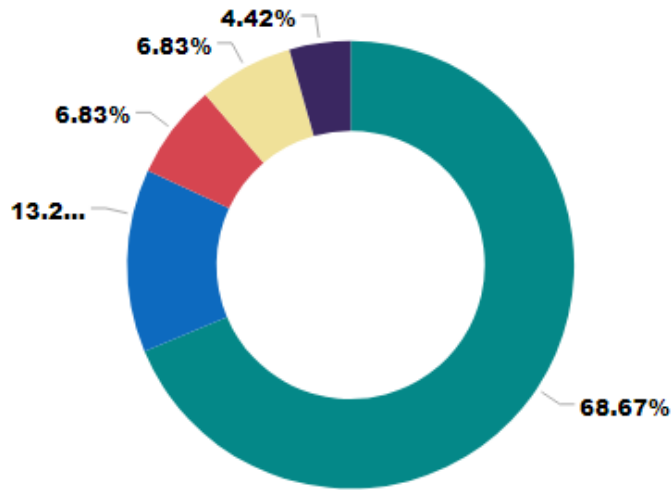
## **DIGITAL PROCESSING**

- Implemented in March 2020
- Process continues

# Disability Program

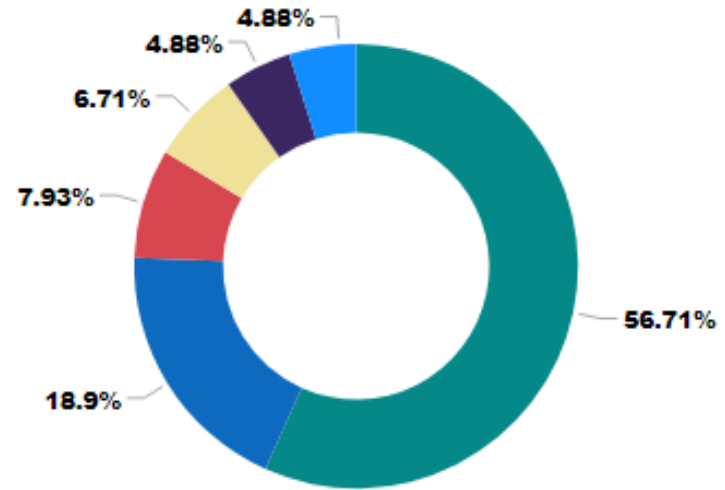
## Injury Cause Overview

### FIRE



- Pandemic
- In Lifting
- Over-Exertion
- Slip/Trip (No Fall)
- In Pulling or Pushing

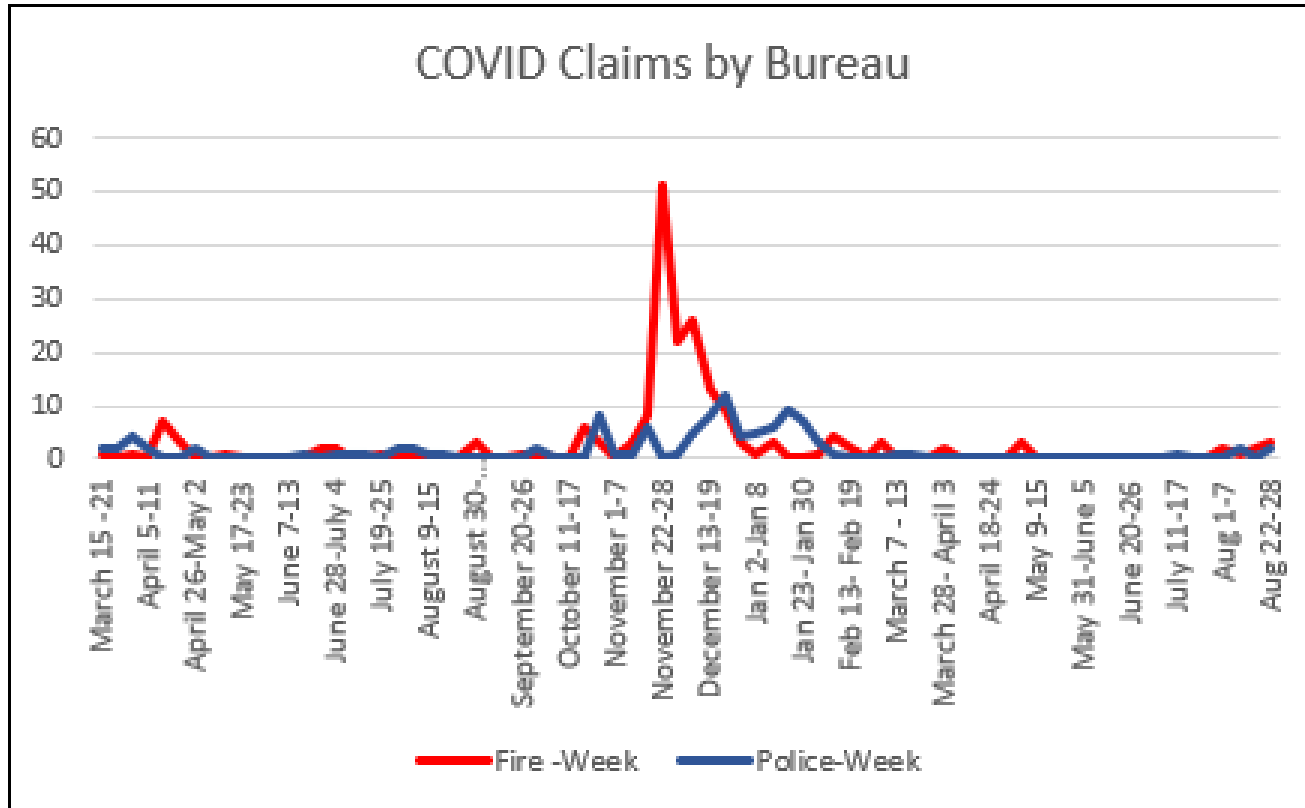
### POLICE



- Pandemic
- Assault by Human/Alter...
- Over-Exertion
- Slip/Trip (No Fall)
- Mental Stress
- Motor Vehicle Accident...

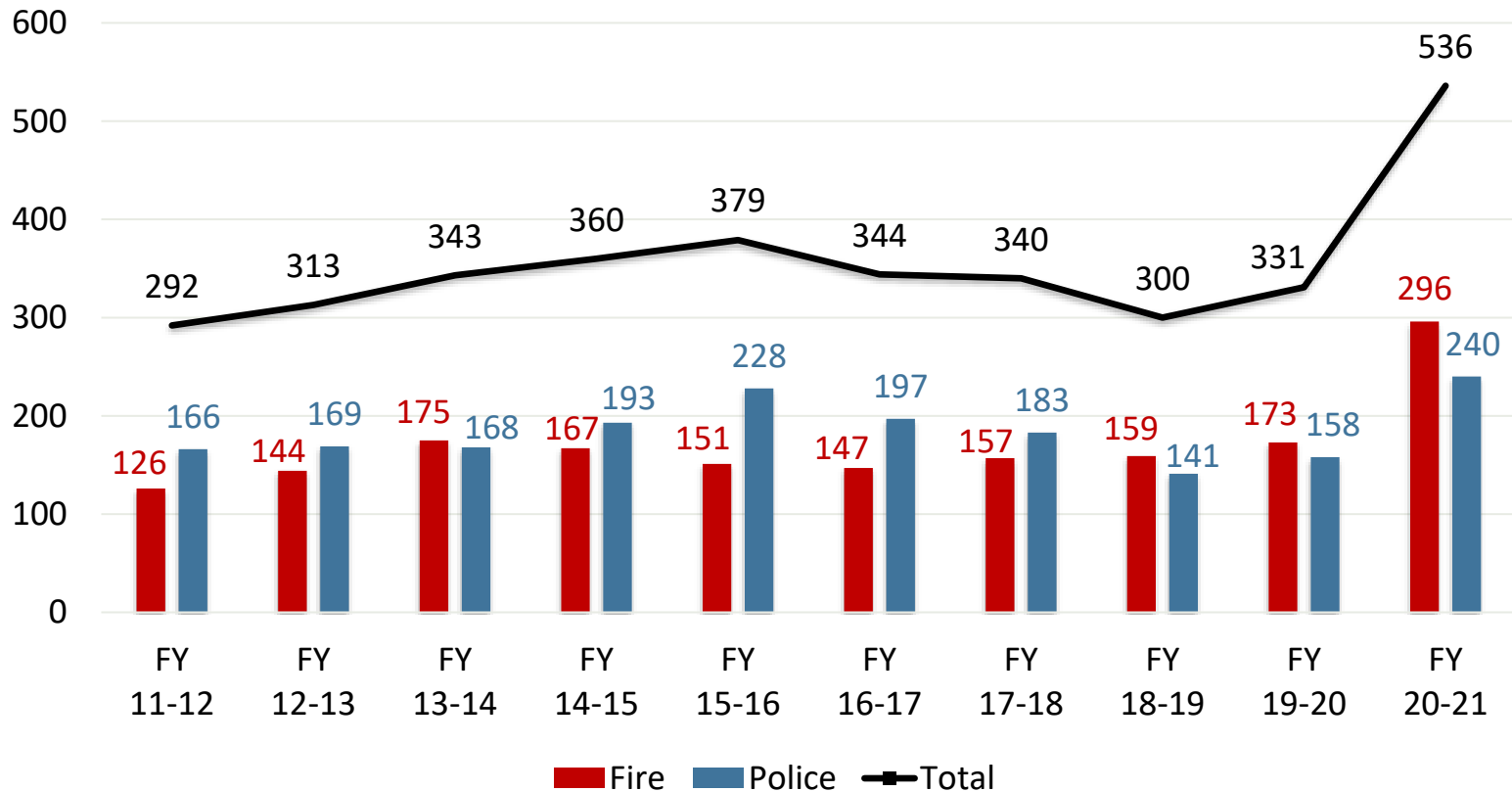
# Disability Program

COVID Claims Received by  
FPDR



# Disability Program

Number of Claims Filed Per Fiscal Year



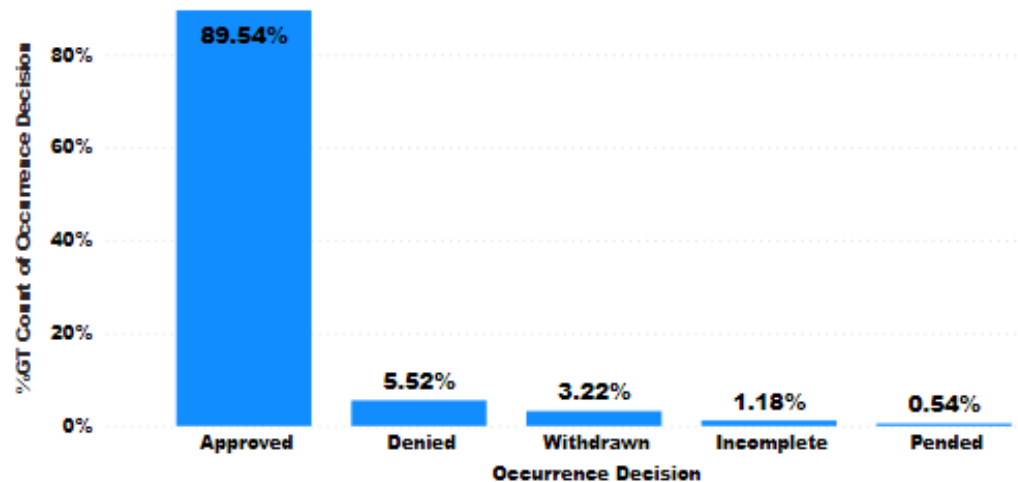
Fiscal Year	FY 11-12	FY 12-13	FY 13-14	FY 14-15	FY 15-16	FY 16-17	FY 17-18	FY 18-19	FY 19-20	FY 20-21
Total Active Members	1,616	1,594	1,561	1,546	1,519	1,524	1,538	1,510	1,543	1,454

# Disability Program

## Approve / Deny Rates

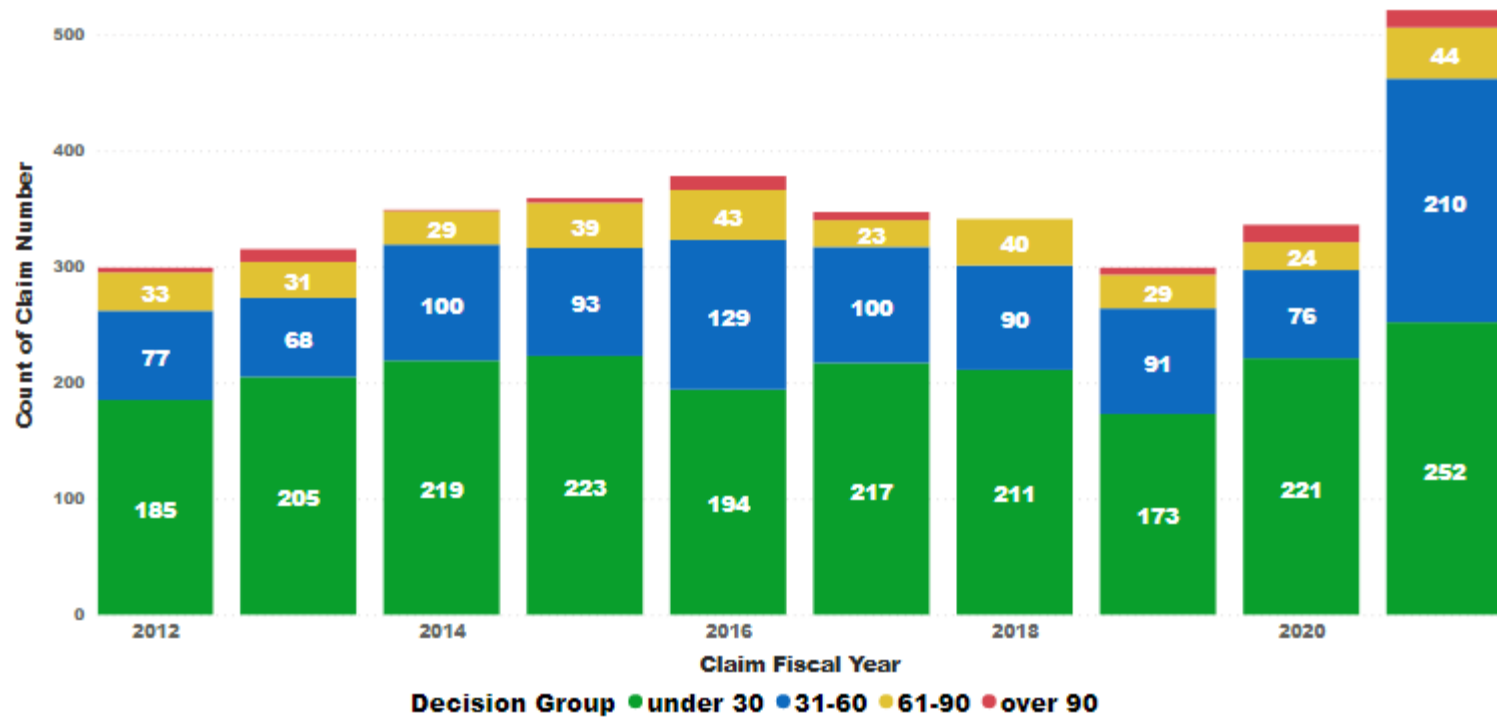
Claim Fiscal Year	Approved	Denied	Incomplete	Pended	Withdrawn	Total
2017	89.91%	6.92%	0.86%		2.31%	100.00%
2018	88.60%	6.14%	1.17%		4.09%	100.00%
2019	89.37%	5.32%	1.99%	0.33%	2.99%	100.00%
2020	84.96%	7.67%	0.88%		6.49%	100.00%
2021	92.91%	2.99%	1.12%	1.68%	1.31%	100.00%

Total Approve/Deny rates (2017 - 2021)



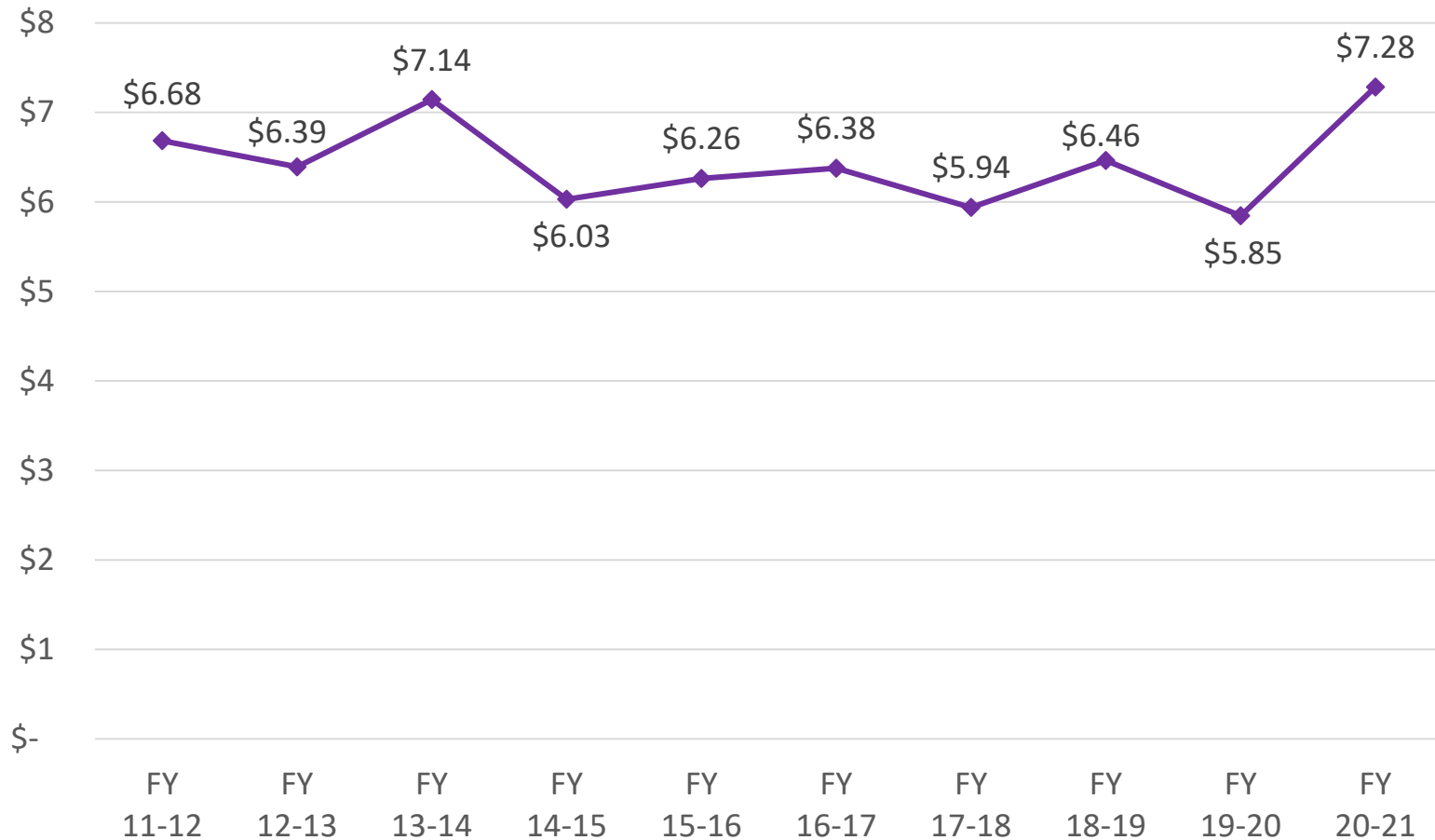
# Disability Program

Days to Claim Decision by Fiscal Year

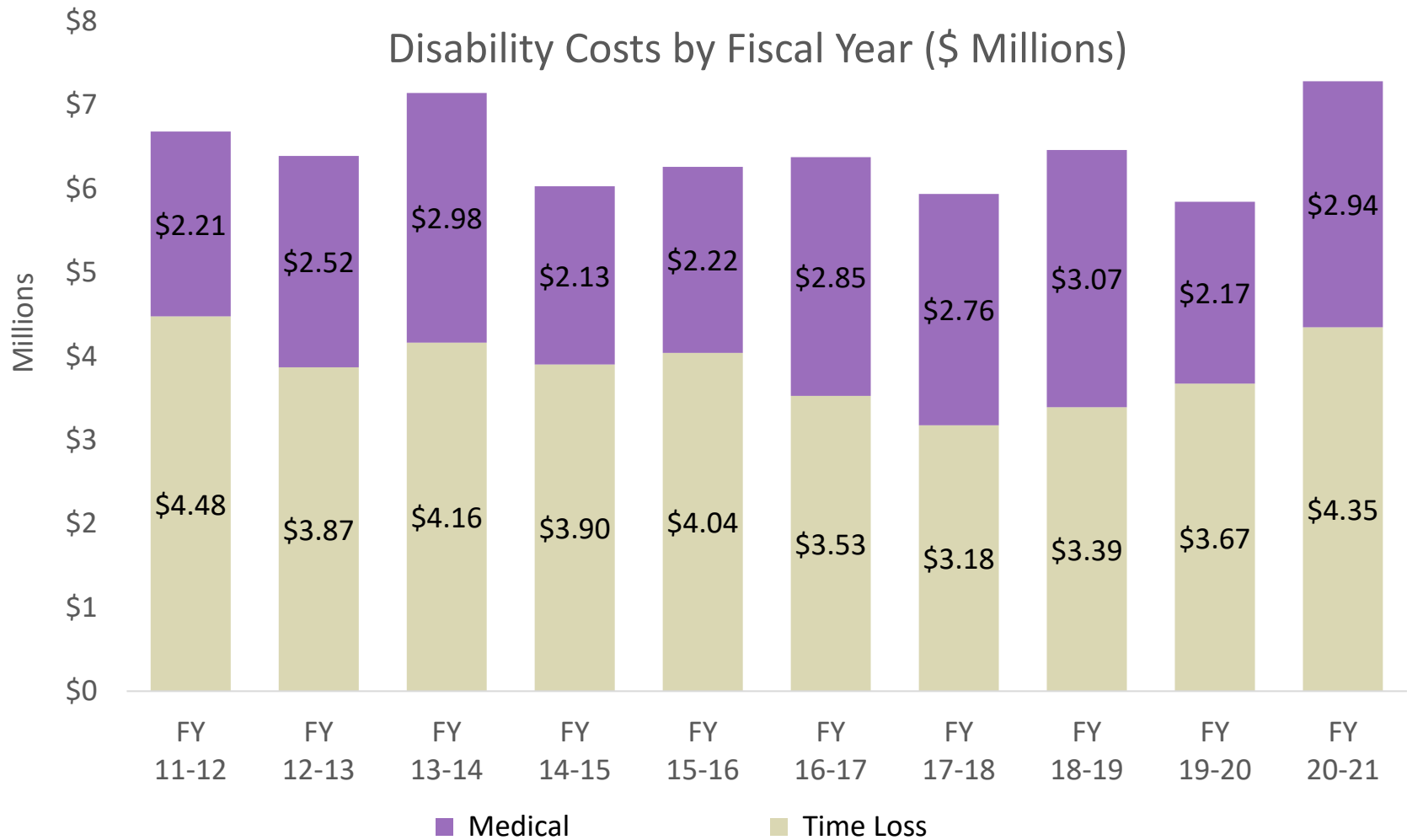


# Disability Program

Total Disability Costs by Fiscal Year (\$ Millions)



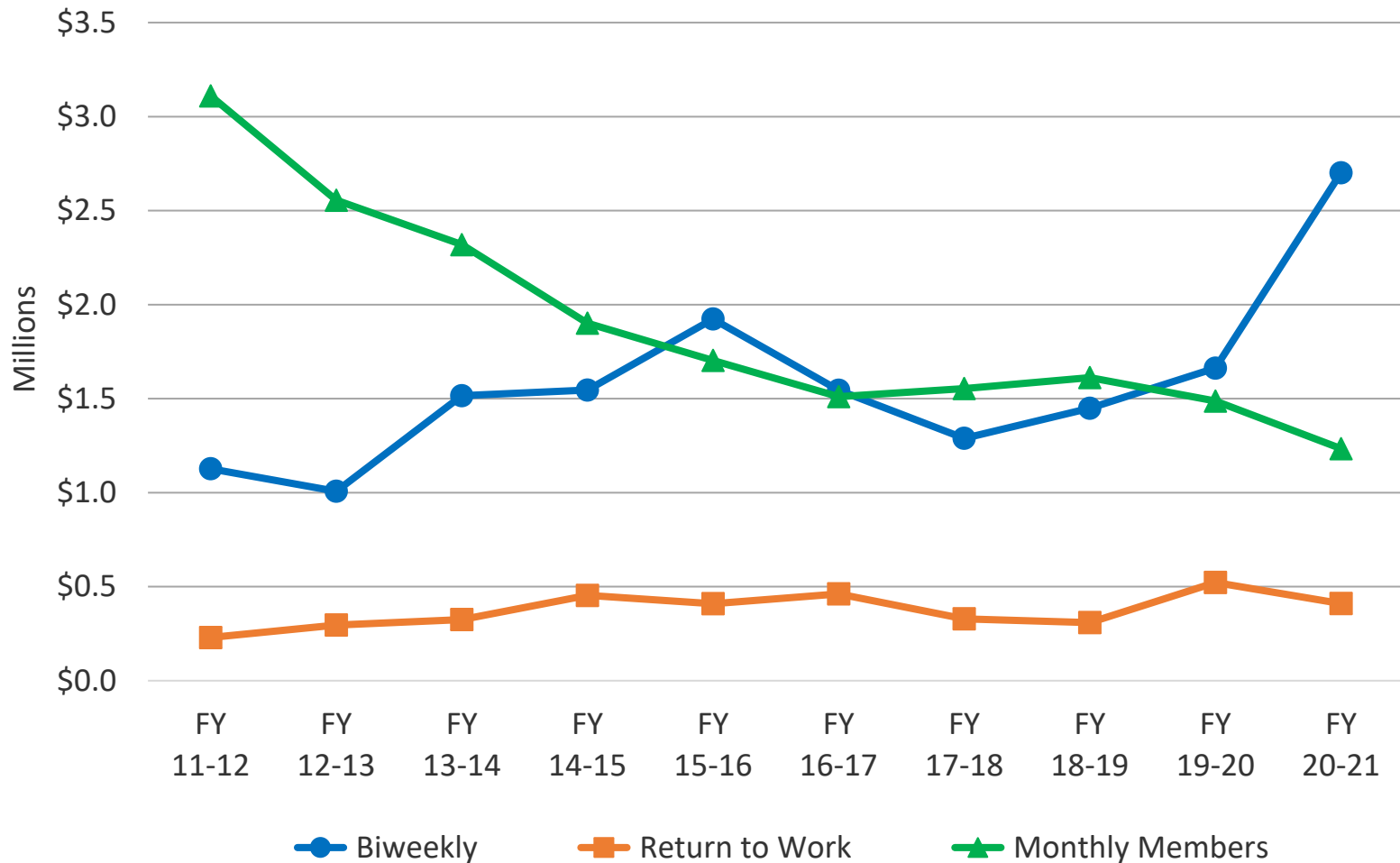
# Disability Program





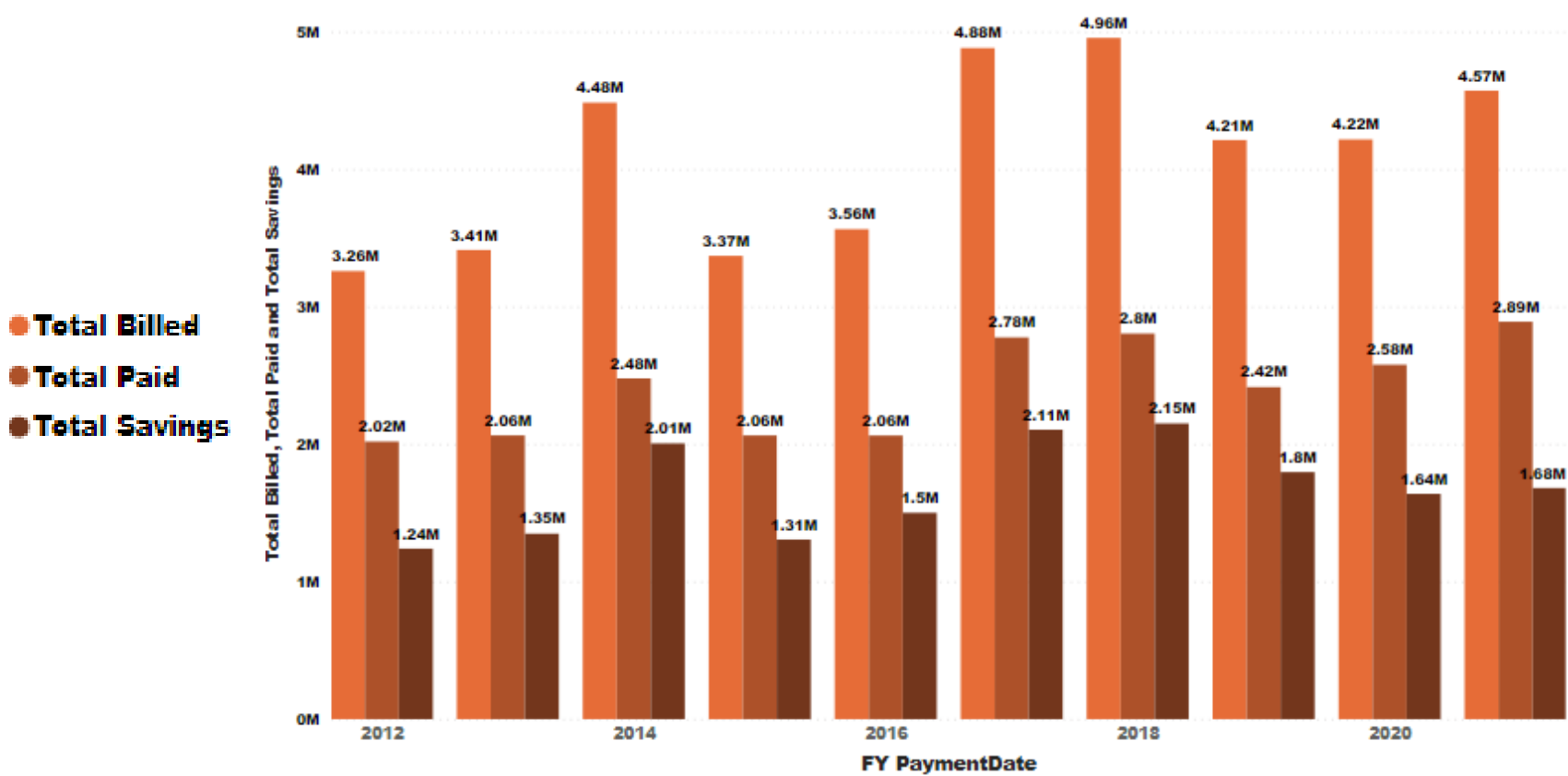
# Disability Program

## Time Loss Components by Fiscal Year



# Disability Program

## Medical Savings by Fiscal Year



# Labor Comments

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# Chiefs' Comments

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# Questions

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