

# Accidental Disability Retirement

Accidental Disability Retirement is available for members who are totally and permanently incapacitated from the performance of their duties as a result of personal injury sustained or hazard undergone while in the actual performance of the member's duties at some definite time and place and without serious or willful misconduct on the member's part.

- Amount of retirement allowance is 72% of the member's regular compensation on the date of injury or the last 12-months, whichever is greater, plus an annuity based on the member's contributions to the system, plus benefits for dependent children, if applicable and eligible.
- Allowance is exempt from Massachusetts State tax, and all but the annuity portion is exempt from federal taxation.
- Group 4 police officers are entitled to the Heart Presumption
- Group 4 firefighters are entitled to the Heart, Lung and Cancer Presumptions