Attachment A Definition of Disability by Program

Program 40.63 Disability Annuity	Authority §40.63(1)(b)	Definition The employee becomes unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment which can be expected to result in death or to be of long-continued and indefinite duration.
40.65 Duty Disability	40.65 (4)	 A protective occupation participant is entitled to a duty disability benefit if: 1. An employee is injured while performing their duty or contracts a disease due to their occupation. 2. The disability is likely to be permanent, and 3. The disability causes the employee to retire from their job, reduction in pay or position, assignment to light duty, or the employee's promotional opportunities are adversely affected by state or local employer rules, ordinances, policies or written agreements prohibit promotion.
ICI	1.13 ICI Plan Language	 Totally Disabled means: (a) During the first twelve (12) months of disability (short-term disability), where the claimant is under the regular care and attendance of a physician, the claimant's inability by reason of any medically determinable physical or mental impairment, supported by objective medical evidence as defined in § 1.08, to perform the duties of his or her position. (b) After the first twelve (12) months (long-term disability), the claimant's complete inability by reason of any medically determinable physical or mental impairment, as supported by objective medical evidence as defined in § 1.08, to engage in any substantial gainful activity for which the claimant is reasonably qualified with due regard to the claimant's education, training, and experience. House confinement shall not be required as a condition of disability, but a claimant must be under the regular care and attendance of a licensed physician, other than self, during the period of disability.
LTDI	ETF 50.42 (9)	Totally and permanently disabled means the inability to engage in any substantial gainful activity by reason of a medically determinable impairment, whether physical or mental, which can reasonably be expected to result in death or to be permanent, or of indefinite and long-continued duration.