Pension Trust Fund-Disability Pension FAQs

1. How do you become eligible for a Disability Pension?

To be eligible, you must:

- Have at least 10 Pension Credits;
- Have been employed by a contributing employer or registered with the Employment Department as unemployed and available for employment during the 10 years immediately before your disability; and
- Have received a Social Security Administration (SSA) determination that you are totally and permanently disabled at the time of your application.

If you were not registered with the Employment Department, you must provide proof of unemployment (e.g., an SSA Detailed Record of Earnings).

2. What do I need to have with me when I apply?

You must provide:

- Your SSA Notice of Award showing the date you were determined to be totally and permanently disabled;
- If not registered with the Employment Department, you must have an SSA Detailed Record of Earnings; and
- Any documentation verifying your prior employment and medical coverage status.

3. How does being on Workers' Compensation or Short-Term Disability (STD) affect my application?

If you were on Workers' Comp or STD, and you apply within two years of your SSA disability determination:

- You may receive a retroactive Disability Pension effective:
  - For Workers' Comp: the month following the date SSA disability payments began.
  - For STD: the later of:
    - the month following the last STD payment, or
    - the month following the date SSA disability payments began.
- You will receive lifetime medical coverage, but only if you maintained coverage through PHBP or had other continuous medical coverage.

If you apply after two years from the SSA determination:

- You'll receive prospective Disability Pension benefits only, starting the month after your application is filed.

- You may receive prospective medical coverage if you have maintained continuous medical coverage since you last worked in covered employment.

4. What if I was *not* on Workers' Comp or STD?

If you were not on Workers' Comp or STD, and you apply within two years of the SSA's determination:

- You will receive Disability Pension benefits and lifetime medical coverage if:
    - SSA's disability onset date is no more than 6 months after you last worked in covered employment; and
    - You can show no work after that last employment date (via SSA's earnings records).

If you apply after two years of your SSA determination date, you may still receive disability pension benefits prospectively, as long as:

- SSA's disability onset is within 6 months of your last covered work; and
- You provide SSA's earnings records showing no work since that date.

However, you will not be eligible for lifetime medical coverage in this instance.

5. What if I lost medical coverage before applying?

You must have continuous coverage through PHBP or another provider to be eligible for lifetime medical benefits and meet other eligibility requirements outlined in the rule.

6. What happens if I apply more than two years after the SSA determination date?

You may still receive a Disability Pension, but:

- It will only be prospective, beginning the month after your application is filed;
- You must still meet all other eligibility criteria (10 Pension Credits, no further work activity, etc.);
- You may not be eligible for medical coverage.

7. Can I work after I become disabled and still receive a Disability Pension?

No. You must not have engaged in any employment after your last covered job, as verified by SSA earnings records. Any work may disqualify you from benefits.

8. Who do I contact to apply for Disability Benefits?

Contact the Pension Fund Office to request the Disability Pension Application Packet. Be prepared to submit:

- Your SSA determination letter;

- SSA earnings records;
- Medical coverage documentation;
- Employment history, including your last covered employer.

You can reach the Pension Fund Office at 718-591-2000 x1280.

9. Did the disability benefit change?

There was once a requirement that applicants file within two years of their disability. This is no longer required.