

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 medical coverage status.

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

Please refer to Pension Trust Fund Summary Plan Description (Page 12).

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

Please refer to Pension Trust Fund Summary Plan Description (Page 13).

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?

Please refer to Pension Trust Fund Summary Plan Description (Page 12).

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;

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.