

A photograph of an older man with a beard and glasses, wearing a striped shirt and dark overalls, working in a workshop. He is looking down at a piece of machinery. The background is a blurred industrial setting with various equipment and structures.

Understanding Your Disability Pension Benefits

What is a Disability Pension?

- A Disability Pension is a monthly benefit, consisting of two phases, paid by the NYCDCC Pension Fund for any injury or illness. The injury or illness **does not** have to be work related.
- To qualify for Phase I, you must have at least five (5) Vesting Credits and be an active participant of the Plan on the date that your disability begins.
- The disability must have continued for at least six (6) consecutive months.
- If approved for Phase I Disability Benefits, you are eligible to receive up to a maximum of eighteen (18) months of benefit payments.
- To qualify for Phase II Disability Benefits, you must be in receipt of Social Security Disability and be deemed totally and permanently disabled. If you are in receipt of Social Security Disability and deemed totally and permanently disabled, your Phase II benefit payments will last as long as you continue to meet the requirements.
- You may qualify for six-month extensions of Phase II benefits if, in addition to satisfying all the other requirements for Phase II benefits (as specified in the Plan document and the SPD), you:
 - have a pending Social Security Disability application or appeal and the Trustees' medical advisor has determined that you are unable to engage in any gainful employment; or
 - have a pending Social Security Disability application or appeal, and the combination of your age plus the number of your Current Vesting Credits equals or exceeds 80.
- If your Social Security Disability application is denied after exhausting or waiving all administrative appeals, you shall cease being eligible for Phase II benefits on the last day of the month in which the final administrative appeal of the denial of your Social Security Disability application is denied or otherwise waived.
- Your monthly benefit will begin on the seventh (7th) month after the month in which you became disabled (there will be no benefit payments made for the first six months).
- Your monthly benefit payment is calculated the same way as a Regular Pension, which is based on your service and the Plan rules in effect when the benefit is calculated.



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How do banked hours affect the time frame in which health coverage through the NYCDCC Welfare Fund is offered under a Disability Pension?

- If you have accumulated banked hours prior to starting your Phase I Disability Pension, those hours will be used to allow you to continue your welfare eligibility as an active participant under the NYCDCC Welfare Fund and you will **not** be required to pay a retiree premium. However, banked hours will run concurrently with any Phase I retiree welfare coverage you are approved for during the application process. **Your health coverage will always end at the same time your Phase I Disability Pension ends** (plus the three-month extension). Banked hours will only affect whether (or how long) you are required to pay a retiree premium.

How do I apply for Disability Pension benefits?

- To request a Disability Pension Application, you can contact the Fund Office at **(212) 366-7300** or **(800) 529-3863**, go to the Benefit Funds' website at nycbfb.org and download the application, or visit the Fund Office in person and request a Disability Pension Application.
- To have your application processed, you will need to complete the application in its entirety and have your treating physician complete his/her portion of the application. You will also need to submit certain documents such as proof of age, marriage license (if applicable), spouse's proof of age, divorce settlement/stipulation (if applicable), and death certificate (if applicable).

****Return to Work Rules— Under NYCDCC Pension Fund rules, members **cannot** work while receiving a Disability Pension. If contributions are received on the member's behalf by a covered employer, the member's Disability Pension benefit will be subject to a permanent suspension and you will no longer be considered disabled. If you have any questions or concerns regarding the rules of returning to employment while receiving a Disability Pension, please contact the Fund Office for further clarification.***



When do I apply for Disability Pension benefits?

- You should apply as soon as your injury or illness keeps you from working three (3) or more months.

Am I eligible for health coverage while receiving Disability Pension benefits?

- If you are approved for Phase I Disability Pension benefits, you are entitled to health coverage through the NYCDCC Welfare Fund for the duration of the benefit (18 months). Your health coverage eligibility will mirror your eligibility dates for your Phase I Disability Pension benefit (Ex.- If Phase I starts on 1/1/2020, and ends 8/31/2021, your Welfare eligibility will also start 1/1/2020 and end on 8/31/2021).
- Disability Pensioners with **less** than **20** Vesting Credits at the time of their disability do **NOT** qualify to continue health coverage beyond their Phase I termination. Participants are provided a 3-month phase out period that begins at the end of Phase I (Using the previous example, if Phase I continue making premium payments to receive the coverage.
- Disability Pensioners with 20 Vesting Credits **or more** may continue to receive health coverage through the NYCDCC Welfare Fund beyond Phase I if they are approved for Phase II benefits by the NYCDCC Pension Fund and continue to pay the applicable monthly retiree premium.



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