

Get to know your benefits . . .

As a Federal Employee, you serve our country on a daily basis. In fact, without your collective contributions, the day-to-day operations of all of our national institutions would come to a screeching halt. You are a valuable asset, and you should consider yourself a valuable asset by becoming knowledgeable about the benefit programs put in place by the Federal Government to protect you and your family's future. At **DeHaanBusse LLP**, we can help.

Whether you are employed by the U.S. Postal Service, the Federal Bureau of Investigation, the Internal Revenue Service, or any other federal institution, you may be entitled to **Disability Benefits** under the **Federal Employee Retirement System (FERS)**. That means in addition to coverage through your Basic Benefits Plan, under the Federal Employees Compensation Act, you can receive a disability retirement annuity should you endure a debilitating physical or mental injury or illness rendering you unable to perform your occupation as you had always performed it.



What Does it Mean to be

Disabled? Disabled does not necessarily mean you are bed-ridden or confined to a wheelchair. Rather, being disabled, as defined in your benefits program, means you have suffered an injury or illness that makes you unable to perform your specific job. For example, a mail carrier who suffers from a leg injury may no longer be able to walk door-to-door delivering mail. Or, an Internal Revenue Service employee

suffering from a back injury may no longer be able to sit at a desk for hours at a time. In either case, the injury may not prohibit the employee from leading an otherwise normal life. But it does impede upon his or her ability to continue normally in his or her job function.

Is This Workers' Compensation?

No, there is a difference between Disability Retirement Annuity and Federal Workers' Compensation. *Federal Workers' Compensation* benefits are paid to you when you have experienced an on-the-job injury. On the other hand, you are entitled to *Disability Retirement Annuity Benefits* whether or not your injury or illness is job-related. While you may be eligible for either program, you cannot receive both simultaneously. This decision can be an important one to you and your family.

Workers' Compensation or Disability

Retirement Annuity? Should you become disabled from an on-the-job injury, it is prudent to apply for both benefits programs. You may elect one or the other, depending upon your specific circumstances and/or the amount of the benefits each one offers. The programs are administered by two separate government offices: *Workers' Compensation is administered by the Office of Workers' Compensation Programs; and Disability Retirement Annuity is administered by the Office of Personnel Management.* If you are uncertain about which program to choose, seek the advice of an attorney who handles **Disability Retirement Annuity Claims under FERS.**

I Have Private Disability Insurance . . .

Everyone should invest in a Private Disability Policy. However, as a Federal Employee you also have the Disability Retirement Annuity provided by the Federal Government available to you should you ever need

it. In the event of a physical or mental disability, you can receive both benefits, if you satisfy the requirements.

Finally . . .

Although disability is a subject few of us like to think about, the latest studies estimate one out of every five American workers will suffer a disability that impairs their ability to work for more than six months. Planning ahead, on behalf of yourself and your family, is just common sense.

At DeHaanBusse LLP, we focus on *Disability Retirement Annuity and Public Disability Insurance.* Should you need assistance, we can provide you with a free evaluation. Meanwhile, here are some things you should consider:

- **Get to know your Retirement Benefits - read your benefits summary/book regularly;**
- **If you become disabled on-the-job, make sure to apply for both Disability Retirement Annuity Benefits and Workers' Compensation benefits;**
- **Make certain to keep all of your documents in order, and bring them to an attorney who practices disability for review.**



About the firm . . .

DeHaanBusse LLP is a leader in disability law including Private Insurance Policy Claims, Employee Benefit Claims, **Federal Employee Retirement System Claims (FERS)**, VA Disability Claims, and New York State & Local Retirement Plan Disability. Our practice is based upon one simple premise: that individuals have the right to receive what they have paid for and what they have been promised according to the law.

We focus on and believe that the safety net most Americans have worked long and hard to provide for themselves and their families should be there when they need it.

Unfortunately, more and more that is not the case. Insurers often arbitrarily deny legitimate disability claims, despite the costly premiums paid out through the years. Their decisions have resulted in the near financial collapse of many individuals and their families.

In addition to **FERS** cases, our attorneys have litigated cases against many of the largest insurance companies in the disability field including Unum Provident Corporation and its subsidiaries; Metropolitan Life Insurance Company; New York Life Insurance Company; Equitable Life Assurance Society of the United States; First Reliance; First Fortis; Hartford Life Insurance Company; Berkshire/Guardian; Sun Life; and Reliance Standard among many others.

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The attorneys at **DeHaanBusse LLP** focus on Individual Disability Policies, Group Disability Policies, Group ERISA Disability Plans, **Federal Employee Retirement Systems (FERS) Benefits**, New York State Retirement Systems Benefits, New York City Retirement Systems Benefits, Veterans' Disability Claims, Property & Casualty Insurance Claims, Residential Real Estate, and Wills & Estates.

We are available to you for a free consultation. Contact us today:

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