

## About the Firm . . .

**DeHaanBusse LLP** is a leader in disability law including **New York City Retirement Systems (NYCERS)**, **New York State & Local Retirement Systems (NYSERS)**, Private Insurance Policy Claims, Employee Benefit Claims, Federal Employee Retirement System Claims (FERS), and VA Disability Claims. 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. The same can be said about systems' decisions under NYSERS and NYCERS.

In addition to **NYCERS and NYSERS 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.



*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 & Local 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:

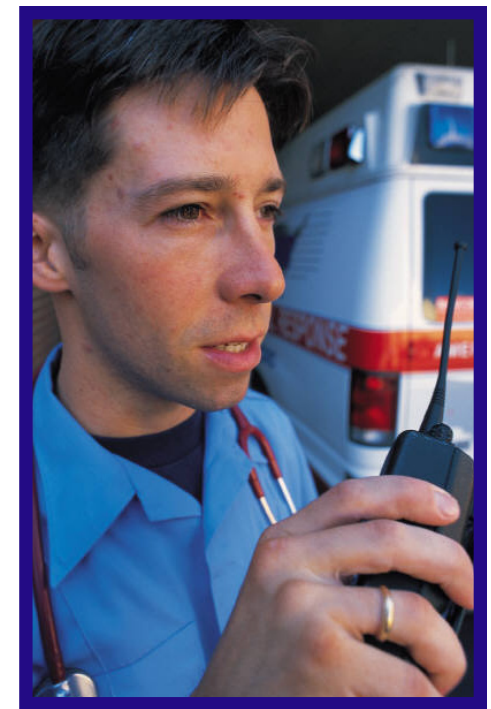
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## New York City New York State Employees

*Obtaining Your Disability  
Benefits On Your Own  
Can Be Challenging*



**DB DEHAAN • BUSSE** LLP

*Once you've achieved your American Dream,  
we fight to make sure you keep it.*

# *Be Prepared. Know Your Benefits.*

Whether you're a New York City Firefighter or a New York State Medical Professional, *The New York City Retirement Systems (NYCERS)*, and *The New York State and Local Retirement Systems (NYSERS)* provide you with disability benefits in the event you experience a physical or psychological illness or injury that impedes upon your ability to work in your current city or state job.

Although some occupations carry with them greater risks than others, the latest estimates from the U.S. Census Bureau have found that before age 65, one out of every five Americans will suffer a disability that prevents them from working for at least six months. At **DeHaan-Busse LLP**, we focus on disability law. In our practice, we have found that a combination of lack of preparedness and information has forced many of our clients and their families to the brink of financial and emotional ruin.

Many NYCERS and NYSERS claimants may believe they have sufficient proof of disability. Moreover, their claims take from six months to three years before a decision is reached. And, those decisions are not always favorable to them.

## ***What Does It Mean To Be Disabled?***

Being disabled means that due to an illness or injury, you no longer are able to perform your

current job. Disability can be temporary or permanent, and whether you belong to The New York City Retirement Systems or The New York State & Local Retirement Systems, this distinction determines if and when you can return to work.

## ***When Should I File For Disability?***

You should file for disability immediately after you stop working. It is a good idea to review your Benefits/Summary, as both NYCERS and NYSERS can deny your claim based upon a missed deadline alone, regardless of the legitimacy of your disability.

***For New York City Employees:*** First, you must complete the application that corresponds to your disability type (Ordinary, Accidental or both) and your Tier. This must be signed and notarized. You must also include your Personal Disability form, your Physician's Report of Disability, your General Authorization for Medical Information, and the Applicant Questionnaire for Disability Retirement with your claim. An attorney practicing in this area can make sure you include everything you need.

## ***For New York State & Local Employees:***

You also must select the appropriate application form that usually corresponds to your Tier. When preparing your documents for claim, you must include proof of birth and residency as well as medical documentation.

## ***Are All Benefits & Requirements The Same?***

No. In fact, both The New York City Retirement Systems and The New York State & Local Retirement Systems maintain different benefits packages for different Tiers, and there are different requirements within each Tier.

You should read your Benefits/Summary to determine which benefits you are entitled to.

***Do Other Government Benefits/Pensions Affect My NYCERS Or NYSERS Monthly Benefits?*** Both Retirement Systems require claimants to make full disclosures regarding other income received, and usually will adjust monthly benefits accordingly, depending on the benefits package.

## ***What Should I Do If My Claim Is Denied?***

You have the right, according to both Retirement Systems, to challenge that decision and that can be a long and difficult process. In that event, it may be wise to consult with an attorney who practices disability insurance.



***DeHaanBusse LLP is available for a free consultation. If we determine that your case lacks any chance of success, we will advise you accordingly and will not pursue it.***