

**IMPORTANT INFORMATION CONCERNING APPLICATION FOR A
DISABILITY PENSION BENEFIT:**

BY NOT FOLLOWING TIMELY FILING RULES FOR A DISABILITY PENSION YOU MAY LOSE THE RIGHT TO APPLY FOR A DISABILITY PENSION. PLEASE READ THIS SECTION VERY CAREFULLY IF YOU ARE TOTALLY DISABLED!

If you are collecting Workers' Compensation benefits, you must apply for a Disability Pension from the Pension Plan no later than two years after the effective date of your first Workers' Compensation payment. If you are not receiving Workers' Compensation payments, but are totally disabled and not employed by a contributing employer immediately prior to the application for a Disability Pension, you must apply to the Pension Plan within two years after the initial date of disability.

You should not wait until you have received your total and permanent disability award from Social Security to file your application with the Pension Department. Receipt of the Social Security award may take longer than two years and if you have not applied for the Disability Pension within the two years stated above, you will no longer be eligible for a Disability Pension.

Because you will not be eligible to apply for a Disability Pension if your pension application is filed more than two years after the effective date of your first Workers' Compensation payment or initial date of disability, it is very important that you call the Pension Department and/or schedule an appointment 30 to 90 days prior to the expiration of the two-year deadline.