

Torres Rojas, Genara

FOI #14032

From: mvespucci@bamcoinc.org
Sent: Saturday, June 01, 2013 10:11 AM
To: Duffy, Daniel
Cc: Torres Rojas, Genara; Van Duyne, Sheree
Subject: Freedom of Information Online Request Form

Information:

First Name: Marcanthony
Last Name: Vespucci
Company: Bamco Inc
Mailing Address 1: 17 Highland Ave
Mailing Address 2:
City: Green Township
State: NJ
Zip Code: 07821
Email Address: mvespucci@bamcoinc.org
Phone: 732-684-4524
Required copies of the records: Yes

List of specific record(s):

LONG TERM DISABILITY POLICY. If it is trade specific, i would like the steam and sprinkler fitter and Carpenter policies.

THE PORT AUTHORITY OF NY & NJ

FOI Administrator

June 28, 2013

Mr. Marcanthony Vespucci
Banco Inc.
17 Highland Avenue
Green Township, NJ 07821

Re: Freedom of Information Reference No. 14032

Dear Mr. Vespucci:

This is a response to your June 1, 2013 request, which has been processed under the Port Authority's Freedom of Information Code (the "Code") for copies of long term disability policy, if trade specific, for the steam and sprinkler fitter and carpenter policies.

Material responsive to your request and available under the Code can be found on the Port Authority's website at <http://www.panynj.gov/corporate-information/foi/14032-O.pdf>. Paper copies of the available records are available upon request.

Please refer to the above FOI reference number in any future correspondence relating to your request.

Very truly yours,



Daniel D. Duffy
FOI Administrator

225 Park Avenue South, 17th Floor
New York, NY 10003
T: 212 435 3642
F: 212 435 7555

LONG TERM (LTD) PROGRAM
The Maintenance Division of the Building & Construction
Trades Council Union (BTU)

INTRODUCTION

This booklet provides a description of many aspects of the Long-Term Disability (LTD) Program. It is not an all-inclusive description, nor does it constitute a contract and it is subject to change at any time. Effective October 6, 1994, the LTD Program was extended to employees represented for collective negotiations by the Maintenance Division of the Building and Construction Trades Council of Greater New York (BTU) in a Memorandum of Agreement executed August 13, 1992. Any statements herein notwithstanding, the provisions of insurance policies or contracts, relevant state and federal laws or regulations, Port Authority resolutions, instructions, or other policy statements, all of which are subject to change from time to time, govern in all cases.

LTD COVERAGE

Commencing October 6, 1994, if you have completed one (1) year of continuous service with the Port Authority, you may be eligible for benefits under the LTD Program. The LTD Program is intended to partially replace the income you receive from the Port Authority during your active career should you become totally and permanently disabled due to a non-job related accident or illness. The term "totally and permanently disabled" means that you must be unable for the foreseeable future to perform the essential duties required of your job classification. If your disabling condition resulted from your job, (e.g. was deemed an injury on duty (IOD) and/or determined to be compensable under Workers' Compensation) you cannot receive benefits under the LTD Program.

LTD BENEFITS

If you are found to have become totally and permanently disabled as the result of a non-job related injury or illness, you will be eligible to receive an LTD allowance which, in combination with other relevant income, does not exceed 60% of your final base annual compensation. If you are granted an LTD allowance, in no event may the total Port Authority's portion of your LTD benefit exceed 50% of your final base annual compensation.

In calculating the amount of "other relevant income" that will offset the Port Authority's portion of your LTD allowance, the "Option Zero" amount of your New York State and Local Employees' Retirement System benefit and the Primary Insurance Amount of your Social Security Administration benefit based on a complete earnings history will be used. Any cost-of-living increases in these benefits will not further offset your LTD allowance.

Any income which you earn (i.e. through employment including self-employment) after you are granted an LTD allowance, will be considered "other relevant income" and will offset the Port

Authority's portion of your LTD allowance and/or may affect your continued eligibility for LTD benefits.

The Office of Medical Services may periodically re-evaluate your medical condition to determine if you continue to be totally and permanently disabled based on the disabling condition for which you were granted LTD benefits.

The effective date for the beginning of your LTD allowance will coincide with the effective date of your ordinary disability or service retirement with the New York State and Local Employees' Retirement System or the Social Security Administration as applicable. When these dates are not applicable, the effective date for beginning the LTD allowance will be the date on which the Office of Medical Services determines that a disabling condition exists. In all cases payment of the LTD allowance will not commence until the employee has been placed on an inactive payroll status.

The LTD allowance is paid for the duration of your disability subject to periodic re-evaluation by the Human Resources Department including the Office of Medical Services, or until you reach age 65. If you are granted an LTD allowance after you reach age 60, you will be entitled to a maximum of five years of LTD payments.

While you are collecting LTD benefits, your Port Authority group health and dental insurance benefits will continue to be provided to you as if you had retired. Group health benefits are provided at no cost, and you may elect group dental benefits and pay any required premiums. Your group term life insurance coverage will also continue, provided you elect it and either pay any required premiums or receive approval to have them waived by the insurance carrier.

APPLYING FOR AN LTD ALLOWANCE

If you are disabled and meet the conditions for LTD eligibility as outlined above, you should contact the Long-Term Disability Coordinator in the Employee Benefits Section, Human Resources Department for assistance in applying for an LTD allowance. The application is made in the form of a letter from you addressed to the Employee Benefits Manager. The letter should state that you are unable to perform the duties of your position due to a non-job related medical condition and should request that you be considered for benefits under the LTD Program.

An application for LTD benefit must be filed while you are still in an active employment status. When you apply for an LTD allowance, you are also required to apply for retirement and/or disability benefits from both the New York State and Local Employees' Retirement System and the Social Security Administration. Evidence of having concurrently applied for these benefits (e.g. copies of applications for those benefits) must be submitted with your LTD application.

Before your application for an LTD allowance can be acted on, the Office of Medical Services will be requested to evaluate your medical condition to determine if you are totally and permanently disabled. Approval for ordinary disability benefits by the New York State and Local Employees' Retirement System or for disability benefits by the Social Security Administration is required in addition to being found disabled by the Office of Medical Services. However, if you are found to be disabled by the Office of Medical Services but are not approved by the Social Security Administration and are either not approved by the Retirement System or do not meet the Retirement System's ten year member credit requirement for applying for ordinary disability benefits, you will be required to undergo an additional medical evaluation. A determination based on the additional medical evaluation that you are totally and permanently disabled and unable to perform the duties of your position will serve as a "second determination" in the absence of approval from Social Security or the Retirement System. Based on the evaluation of the Office of Medical Services and any other medical evaluation that the Port Authority may request, as well as the results of your application for disability benefits from the New York State and Local Employees' Retirement System and the Social Security Administration, the Human Resources Director, will consider your request and decide whether to recommend to the Executive Director that you be granted an LTD allowance.

APPROVAL PROCEDURE

Should the Executive Director approve the Human Resources Director's recommendation to grant you an LTD allowance, you will be notified of the amount of LTD benefits payable and of the conditions under which they are paid. These conditions will include your cooperation with the Human Resources Department in furnishing any financial or employment information pertinent to your LTD allowance, submitting to a medical examination, if requested, by the Office of Medical Services and/or any other physician that the Port Authority may designate. When your signed acceptance of these conditions is received, your LTD allowance will begin.

CONFIRMATION OF CONTINUED ELIGIBILITY

Periodic reviews to confirm continued eligibility for LTD benefits will be conducted by the Human Resources Department. You will be required to answer questions regarding your sources of income and your employment status. You may be requested to report for a medical evaluation by the Office of Medical Services. Your full and timely cooperation with these reviews is necessary in order to maintain your eligibility for LTD benefits. These reviews may be conducted periodically after your LTD allowance is granted and while you continue to receive the LTD allowance.

LONG TERM (LTD) PROGRAM
International Union of Operating Engineers (IUOE)

INTRODUCTION

This booklet provides a description of many aspects of the Long-Term Disability (LTD) Program. It is not an all-inclusive description, nor does it constitute a contract and it is subject to change at any time. Effective October 6, 1994, the LTD Program was extended to employees represented for collective negotiations by the International Union of Operating Engineers. Any statements herein notwithstanding, the provisions of insurance policies or contracts, relevant state and federal laws or regulations, Port Authority resolutions, instructions, or other policy statements, all of which are subject to change from time to time, govern in all cases.

LTD COVERAGE

Commencing October 6, 1994, if you have completed one (1) year of continuous service with the Port Authority, you may be eligible for benefits under the LTD Program. The LTD Program is intended to partially replace the income you receive from the Port Authority during your active career should you become totally and permanently disabled due to a non-job related accident or illness. The term "totally and permanently disabled" means that you must be unable for the foreseeable future to perform the essential duties required of your job classification. If your disabling condition resulted from your job, (e.g. was deemed an injury on duty (IOD) and/or determined to be compensable under Workers' Compensation) you cannot receive benefits under the LTD Program.

LTD BENEFITS

If you are found to have become totally and permanently disabled as the result of a non-job related injury or illness, you will be eligible to receive an LTD allowance which, in combination with other relevant income, does not exceed 60% of your final base annual compensation. If you are granted an LTD allowance, in no event may the total Port Authority's portion of your LTD benefit exceed 50% of your final base annual compensation.

In calculating the amount of "other relevant income" that will offset the Port Authority's portion of your LTD allowance, the "Option Zero" amount of your New York State and Local Employees' Retirement System benefit and the Primary Insurance Amount of your Social Security Administration benefit based on a complete earnings history will be used. Any cost-of-living increases in these benefits will not further offset your LTD allowance.

Any income which you earn (i.e. through employment including self-employment) after you are granted an LTD allowance, will be considered "other relevant income" and will offset the Port

Authority's portion of your LTD allowance and/or may affect your continued eligibility for LTD benefits.

The Office of Medical Services may periodically re-evaluate your medical condition to determine if you continue to be totally and permanently disabled based on the disabling condition for which you were granted LTD benefits.

The effective date for the beginning of your LTD allowance will coincide with the effective date of your ordinary disability or service retirement with the New York State and Local Employees' Retirement System or the Social Security Administration as applicable. When these dates are not applicable, the effective date for beginning the LTD allowance will be the date on which the Office of Medical Services determines that a disabling condition exists. In all cases payment of the LTD allowance will not commence until the employee has been placed on an inactive payroll status.

The LTD allowance is paid for the duration of your disability subject to periodic re-evaluation by the Human Resources Department including the Office of Medical Services, or until you reach age 65. If you are granted an LTD allowance after you reach age 60, you will be entitled to a maximum of five years of LTD payments.

While you are collecting LTD benefits, your Port Authority group health and dental insurance benefits will continue to be provided to you as if you had retired. Group health benefits are provided at no cost, and you may elect group dental benefits and pay any required premiums. Your group term life insurance coverage will also continue, provided you elect it and either pay any required premiums or receive approval to have them waived by the insurance carrier.

APPLYING FOR AN LTD ALLOWANCE

If you are disabled and meet the conditions for LTD eligibility as outlined above, you should contact the Long-Term Disability Coordinator in the Employee Benefits Section, Human Resources Department for assistance in applying for an LTD allowance. The application is made in the form of a letter from you addressed to the Employee Benefits Manager. The letter should state that you are unable to perform the duties of your position due to a non-job related medical condition and should request that you be considered for benefits under the LTD Program.

An application for LTD benefit must be filed while you are still in an active employment status. When you apply for an LTD allowance, you are also required to apply for retirement and/or disability benefits from both the New York State and Local Employees' Retirement System and the Social Security Administration. Evidence of having concurrently applied for these benefits (e.g. copies of applications for those benefits) must be submitted with your LTD application.

Before your application for an LTD allowance can be acted on, the Office of Medical Services will be requested to evaluate your medical condition to determine if you are totally and permanently disabled. Approval for ordinary disability benefits by the New York State and Local Employees' Retirement System or for disability benefits by the Social Security Administration is required in addition to being found disabled by the Office of Medical Services. However, if you are found to be disabled by the Office of Medical Services but are not approved by the Social Security Administration and are either not approved by the Retirement System or do not meet the Retirement System's ten year member credit requirement for applying for ordinary disability benefits, you will be required to undergo an additional medical evaluation. A determination based on the additional medical evaluation that you are totally and permanently disabled and unable to perform the duties of your position will serve as a "second determination" in the absence of approval from Social Security or the Retirement System. Based on the evaluation of the Office of Medical Services and any other medical evaluation that the Port Authority may request, as well as the results of your application for disability benefits from the New York State and Local Employees' Retirement System and the Social Security Administration, the Human Resources Director, will consider your request and decide whether to recommend to the Executive Director that you be granted an LTD allowance.

APPROVAL PROCEDURE

Should the Executive Director approve the Human Resources Director's recommendation to grant you an LTD allowance, you will be notified of the amount of LTD benefits payable and of the conditions under which they are paid. These conditions will include your cooperation with the Human Resources Department in furnishing any financial or employment information pertinent to your LTD allowance, submitting to a medical examination, if requested, by the Office of Medical Services and/or any other physician that the Port Authority may designate. When your signed acceptance of these conditions is received, your LTD allowance will begin.

CONFIRMATION OF CONTINUED ELIGIBILITY

Periodic reviews to confirm continued eligibility for LTD benefits will be conducted by the Human Resources Department. You will be required to answer questions regarding your sources of income and your employment status. You may be requested to report for a medical evaluation by the Office of Medical Services. Your full and timely cooperation with these reviews is necessary in order to maintain your eligibility for LTD benefits. These reviews may be conducted periodically after your LTD allowance is granted and while you continue to receive the LTD allowance.