

LIFE EVENT: DISABILITY

Getting married. Having a baby. Preparing for retirement. These are the moments in life when your benefits matter most. With that in mind, we have developed the DGA-PPHP Life Events fact sheets to help ensure that you get all of the information you need, when you need it.

If you still have questions, please do not hesitate to contact us at one of the phone numbers at the bottom of this page.

WHAT YOU NEED TO KNOW: HEALTH PLAN

- The Health Plan does not offer disability insurance. In addition, the Health Plan does not endorse any outside insurance firms or coverage.
- If you or a dependent are totally disabled on the date your coverage expires, your coverage for the disabling condition will be extended until the earliest of the following:
 - 12 months from the date premium payment ceased for you or your dependent;
 - the date the maximum amount of benefits have been paid;
 - the date that you or your dependent ceases to be disabled;
 - the date that coverage for you or your dependent becomes effective under any replacement policy which does not exclude the disabling condition.
- In addition, if you or a qualified beneficiary become disabled during your initial 18-month COBRA self-pay period, you will be eligible for an 11-month extension to your COBRA self-pay coverage, provided that you or a qualified beneficiary are determined by the Social Security Administration (SSA) to be disabled at any time during the first 60 days of COBRA coverage. This extension is only available if the Health Plan office is notified of the disability within 60 days of the SSA's determination and within the initial 18-month COBRA period.

WHAT YOU NEED TO KNOW: PENSION PLAN

- Disability benefits from the Pension Plan are available regardless of your age.
- In order to qualify for disability benefits from the Pension Plan, you must provide a copy of the Notice of Award from the Social Security Administration that you are entitled to a disability benefit in connection with the Social Security Administration Retirement, Survivors and Disability Insurance. While you are not required to do so, you should notify the Plans within 90 days of your receipt of the Social Security award (for more information, please refer to pages 13-15 and 34 of the November 2009 Pension Plans Booklet).
- You must be 10-year vested under the Basic Plan to receive disability benefits. If you are eligible for early retirement, a conversion option may be available. Please contact the Pension Plan for more information.
- If you are disabled or are going to apply for disability benefits with the Social Security Administration, you should review pages 13-15 and 34 of the November 2009 Pension Plans Booklet to review the Plans' provisions regarding disability benefits. You can request a copy of the Pension Plans Booklet from a participant services representative at one of the telephone numbers below. Alternatively, you can download the Pension Plans Booklet online from the DGA-PPHP Web site (www.dgaplans.org).
- If you decide to apply for disability benefits, the Pension Plan can commence your pension benefits on the first of any month. In order to apply for benefits, the Pension Plan must receive a written request for a retirement application at least 60 days prior to the date on which you wish to start benefits. A signed letter of instruction will suffice or you can download a retirement application request online from the DGA-PPHP Web site (www.dgaplans.org).
- This retirement application request form can be mailed to the address on the form or faxed to (323) 653-3560. We will send confirmation of receipt of your letter within a day of its receipt.

The information on this sheet is only a summary of Pension and Health Plan rules. For detailed information, please refer to the Health Plan and Pension Plan Booklets.