

LIFE EVENT: DISABILITY

Your benefits matter, especially when facing life events, such as becoming disabled. 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 (877) 866-2200.

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 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.
- You must be 10-year vested under the Basic Plan to receive disability benefits. Currently, to qualify for disability pension benefits, you must also have earned a minimum of 12 CSMs in the 36 months immediately preceding the disability. If you are eligible for early retirement, a conversion option may be available. Please contact the Pension Plan for more information.
- Your Supplemental Plan Individual Account will be payable to you after providing the Plans office with a Notice of Award from the Social Security Administration.
- If the application for a disability retirement pension and the Notice of Award from the Social Security Administration are filed with the Plans office within 90 days after the notice of Social Security benefits was issued, and if all other disability eligibility requirements are satisfied, disability benefits will become effective on the date that your Social Security disability benefits become effective (*i.e.*, the date of entitlement to Social Security disability benefits as set forth in your Notice of Award).
- If the application for a disability pension and the Notice of Award from the Social Security Administration are not filed with the Plans office within 90 days after the notice of Social Security benefits was issued, disability benefits will be effective on the first of the month following the month that you file the application and the Notice of Award with the Plans office, provided that all other disability eligibility requirements are satisfied and the application is received by the 15th of that prior month.
- If your disability pension application is received more than 90 days after the date the Social Security Award was granted, the Plan may require proof of continuing disability.

- If you are disabled or are going to apply for disability benefits with the Social Security Administration, you should review pages 16-22 and 36 of the March 2025 Pension Plans booklet to review the Plans' provisions regarding disability benefits. You can request a copy of the Pension Plans booklet and its updates from a participant services representative at the telephone number above. Alternatively, you can download the Pension Plans booklet and its updates 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) 866-2372.

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 Plans booklets and their updates which can be found on dgaplans.org/forms.