



State of New Jersey

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DIVISION OF PENSIONS AND BENEFITS
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TO: Certifying Officers of the Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), Alternate Benefit Program (ABP), and Defined Contribution Retirement Program (DCRP)

FROM: New Jersey Division of Pensions & Benefits (NJDPB)

SUBJECT: Changes to Long-Term Disability Application Procedures

This letter serves as notification of new procedural changes regarding the long-term disability application process for members of the PERS, TPAF, ABP, and DCRP.

As a reminder, under the provisions of P.L. 2010, c. 3 (Chapter 3), Ordinary or Accidental Disability Retirement is not available to members enrolled in Tier 4 or 5 of the PERS and TPAF. As an alternative benefit, Tier 4 and 5 actively-contributing members of the PERS or TPAF are eligible for employer-paid long-term disability insurance coverage administered for the PERS and TPAF by Prudential. Long-term disability insurance administered by Prudential is also available to members of the ABP and DCRP.

The process of applying for a long-term disability benefit will now begin with member submission of a preliminary eligibility determination form to the NJDPB. PERS and TPAF members must complete the new *Eligibility Determination Application for PERS/TPAF Tier 4 and Tier 5 Long-Term Disability* and ABP and DCRP members must complete the *Eligibility Determination Application for ABP and DCRP Long-Term Disability*. Members will then return the completed form, which contains submission instructions for mail or email, to the NJDPB. These new forms are attached and are available on the NJDPB website: www.nj.gov/treasury/pensions

If the NJDPB determines that the member is eligible to apply, the member will be sent a *Long-Term Disability Insurance Application for Tier 4&5 Members of the PERS/TPAF* or an *ABP and DCRP Long-Term Disability Insurance Application* to complete. These applications will no longer be publicly accessible on the NJDPB website and may only be distributed by the NJDPB. The completed application should be submitted by the member to Prudential, using the address provided in the application packet, for review and processing.

This new process will assist in preventing members who do not meet the State's criteria for the long-term disability program from being erroneously approved for the benefit. As such, please do not provide your employees with a long-term disability application and guide them to the appropriate *Eligibility Determination Application* for their fund.

We appreciate your cooperation as we work to effectively implement these important procedural changes.

Enc. *Eligibility Determination Application for PERS/TPAF Tier 4 and Tier 5 Long-Term Disability*
Eligibility Determination Application for ABP and DCRP Long-Term Disability