



General Questions

1. What does the reauthorization of the James Zadroga 9/11 Health and Compensation Act of 2010 mean for the VCF? (Updated: June 15, 2016)

The reauthorization puts in place a new law that extends the VCF for five years and includes some important changes to the VCF's policies and procedures for evaluating claims and calculating each claimant's loss. The law includes the following significant changes:

- *Extends the VCF for 5 years from the date the legislation was signed* – The deadline for filing a claim has been changed from the original deadline of October 3, 2016 to the new deadline of December 18, 2020.
- *Increases the VCF's total funding* – The new law makes the original \$2.775 billion appropriation available immediately to pay claims and provides an additional \$4.6 billion in funding that becomes available in October 2016.
- *Directs the VCF to make a full payment on any loss determination that has already been issued* – For claimants who received a letter dated on or before December 17, 2015 notifying them of the amount of their loss, the VCF will process the final payment for the remaining 90% of the loss amount. Please see FAQ #11 for additional details about when you can expect to receive your payment.
- *Puts certain limitations on future award amounts* – The law directs specific changes to the way in which the VCF calculates loss amounts for certain claimants. This includes limiting the amount of non-economic loss that can be awarded, eliminating claims for future out-of-pocket medical expenses and capping the computation of economic loss by limiting the annual income level.

As required by the reauthorization, the Special Master reviewed the legislation to understand how it impacts claimants and the VCF's day-to-day operations and drafted updated regulations reflecting the new law. The [Interim Final Rule](#) was posted to the VCF website on June 15, 2016 for public inspection and review and is effective as of that date.

2. Who can help me understand the reauthorization and what it means for my claim?

If you are working with an attorney, please contact your attorney for information about your claim. Your attorney is in the best position to let you know exactly what has been submitted to the VCF and when it was submitted, and can update you on any requests the VCF has made for additional information. Your attorney can also confirm whether or not the VCF has issued a decision on your claim and the timing of that decision. The VCF will also begin copying you on important correspondence we send to your attorney about your claim even if you did not specifically request that we do so.

If you are not represented by an attorney, you can call the VCF toll-free Helpline at 1-855-885-1555 for assistance. We also encourage you to periodically check this website for additional information on the reauthorization.



3. Do I still have to register my claim with the VCF?

Yes. To be eligible to file a claim, you must register with the VCF by the applicable deadline. If you have not yet registered, you may not be eligible to file a claim. Registration deadlines are different for each claimant depending on individual circumstances as shown in this chart:

Condition	Date of Diagnosis	Registration Deadline
Non-Cancer Conditions	On or before October 3, 2011	October 3, 2013
	On or after October 4, 2011	Two years after diagnosis date, but no later than December 18, 2020
Cancer (excluding Prostate Cancer and Rare Cancers)	On or before October 12, 2012	October 12, 2014
	On or after October 13, 2012	Two years after diagnosis date, but no later than December 18, 2020
Prostate Cancer	On or before October 21, 2013	October 21, 2015
	On or after October 22, 2013	Two years after diagnosis date, but no later than December 18, 2020
Rare Cancers added to WTC Health Program list on February 18, 2014	On or before February 18, 2014	February 18, 2016
	On or after February 19, 2014	Two years after diagnosis date, but no later than December 18, 2020
Victim is Deceased	Date of Victim's Death	Registration Deadline
Victim has died of a 9/11-related condition	On or before December 18, 2018	Two years after victim's death
	After December 18, 2018	December 18, 2020

You can register with the VCF using our online system – click [here](#) to begin. If you do not have access to the online system, please call the VCF Helpline at 1-855-885-1555 to register by phone.

4. Previous communications indicated that the VCF would stop receiving claims on October 3, 2016. Is this still the case?

No. The new deadline for filing a claim (and all supporting documents) is December 18, 2020.

5. My letter from the VCF references an FAQ that is no longer posted online. What should I do?

We have temporarily removed the Frequently Asked Questions (“FAQs”) from our website while we review and update them to reflect the policy changes described in the new law. As we review and update each section of the FAQs, we will begin re-posting them to the website. Please check the site periodically for updates.

If you are represented by an attorney and have a question about the letter you received, please contact your attorney to discuss the letter. If you are not represented by an attorney, please call the VCF Helpline at 1-855-885-1555 for assistance.



6. Can I disregard the deadlines in the letters I received from the VCF?

No. All deadlines referenced in letters from the VCF still apply.

The only language that you can disregard in any letter from the VCF is language that references the October 3, 2016 deadline.

7. I haven't yet submitted my claim. What should I do? (Updated: June 15, 2016)

If you have registered with the VCF but have not yet submitted your Eligibility or Compensation Form, you must wait until the new claim form is available before taking any additional action on your claim. The VCF expects the new form to be available at the end of July. When your claim is eventually submitted, it will be considered part of "Group B." More information on Group B claims can be found in the FAQs below.

If you have not yet registered and you believe you may be eligible to receive compensation, you should register before the applicable [deadline](#). You must register by your deadline even though the claim form is not yet available or if you are not yet able or ready to submit your claim.

To help you begin preparing your claim, the VCF has posted a [sample claim form](#). The sample form cannot be submitted as a claim, but provides you with a guide you can use to understand the type of information and documents that will be needed once we begin accepting new claims. We encourage you to review the form and begin gathering the relevant information and documents so you are prepared to submit your claim when the form becomes available online and in hard copy at the end of July.

This [timeline](#) shows the general timing of activities as we implement the changes required by the reauthorization. We encourage you to continue to check our website for updates.

8. Can I continue receiving treatment at the World Trade Center Health Program ("WTC Health Program")?

Yes, assuming you are eligible for treatment. The WTCHP was reauthorized in the same bill that reauthorized the VCF. For additional information, contact the [WTC Health Program](#).

Group A and Group B Questions

9. The bill reauthorizing the VCF references Group A and Group B claims. Which group is my claim in?

The law creates two groups of claims – Group A and Group B – and defines the groups based on the date the Special Master "postmarks and transmits" a final award determination to the claimant. The VCF has interpreted this language to mean the date of the letter from the Special Master indicating the total loss amount calculated for a claim. The law also establishes that the date of the letter that is used to distinguish between Group A and Group B is the date "on or before the day before the date of enactment" of the reauthorization. Since the law was enacted on December 18, 2015, this means that December 17, 2015 is the date "on or before the day before the date of enactment." Based on the language set forth in the law, you can determine the group your claim is in based on the following:

- **Group A:** If you received a letter notifying you of the loss calculation decision on your claim and the letter was dated on or before December 17, 2015, your claim is in Group A.
- **Group B:** Any claim that is not in Group A will automatically be placed in Group B. That is, if you have not received a letter dated December 17, 2015 or earlier notifying you of the loss calculation decision on your claim, your claim is in Group B.

This means that Group A is "closed." For specific details and very important information about what it means to be in Group A or Group B, including timelines for payment and the next steps to take on



your claim, please be sure to read FAQ #11 specific to Group A claims and FAQ #12 specific to Group B claims.

10. What are the main differences between Group A and Group B? *(Updated: June 15, 2016)*

Highlighted below are the general differences between Group A and Group B claims. For specific details and very important information about what it means to be in Group A or Group B, including timelines for payment and the next steps to take on your claim, please be sure to read FAQ #11 specific to Group A claims and FAQ #12 specific to Group B claims.

- **Group A:** If your claim is in Group A, your losses were computed in accordance with the regulations that were published in August 2011. The new law directs the VCF to make the full payment on your claim “as soon as practicable after enactment of the legislation.” The VCF expects to complete the authorization of all Group A payments by the end of June, except for claims that have issues preventing payment.
- **Group B:** If your claim is in Group B, the decision on your claim will not be made until the Special Master publishes updated regulations explaining how claims will be processed under the new law and funding is available to pay Group B claims. This applies even if you have already submitted your claim form and supporting documents. Although the Interim Final Rule was posted to the VCF website on June 15, 2016 for public inspection and review and is effective as of that date, the funding is not available to pay Group B claims until all Group A payments have been made. The VCF expects to begin issuing Group B decisions at the end of June, pending confirmation that all Group A payments have been authorized.

11. Information specific to Group A Claims:

a. What happens if my claim qualifies as Group A and I amend it to add a claimed loss or condition? *(Updated: June 15, 2016)*

It depends on when a decision addressing the amendment was issued. Please carefully read the scenarios below to find the one that describes your claim:

- *If the VCF issued you a letter indicating a decision on your compensation amendment and the letter was dated on or before December 17, 2015, your amendment is in Group A.*
- *If you submitted the amendment prior to the reauthorization and did not get a letter with a decision on your amendment dated December 17, 2015 or earlier, then the amended portion of your claim will now fall into Group B. This means you will receive the full payment for the Group A portion of your claim, but the VCF cannot render a decision on the amendment until the updated regulations are finalized and funding becomes available to pay Group B claims. At this time, we are continuing our review of the information you have submitted with the amendment, and will contact you to request any missing information. Please see FAQ #12 for additional information about Group B claims.*
- *If you amend your compensation claim in the future, the amended portion of your claim will be processed and paid under Group B. The Group A portion of your claim will be paid under the terms applicable to Group A. If you need to amend your compensation claim, please do not request a compensation amendment or provide any new compensation information or documents at this time. We will not be able to review any new compensation information until the updated claim form is available at the end of July. Please wait for updated guidance to be posted to our website before submitting any new compensation-related information.*

Group A claimants who appeal the loss calculation decision on their claim will remain in Group A through the end of the appeals process. However, payment on the claim will not be made until the appeals process is completed and a post-appeal decision is rendered.

If your claim is in Group A and you amend to add a new condition, the VCF will process that



amendment and render an updated Eligibility decision. However, if you then seek additional compensation for the new condition once the new regulations and procedures are finalized, that portion of the amendment will be reviewed and processed under Group B.

b. When will I receive my full payment? (Updated: June 15, 2016)

As of the end of the day on June 12, we have authorized the final payment on 8,930 Group A claims. All of the claims remaining to be authorized have issues preventing payment and we are working with claimants and their representatives to resolve the open issues as quickly as possible.

If you have not yet received your payment and we have not contacted you or your representative about any issues preventing payment, please be patient as the Department of Justice and Treasury Department do their part to issue the payment to the designated bank account. This can take several weeks to process once the payment has been authorized. The VCF expects the Treasury Department to have completed all authorized payments (except those with issues preventing payment) by mid-August.

c. What if my bank account or address has changed since my last payment?

If you have already received at least one payment from the VCF and your banking information has changed since the last payment was processed, you must complete and mail or fax a new [Payment Information Form](#) to the VCF as quickly as possible. If your address has changed, please call our Helpline for assistance in updating our records.

d. I received a payment confirmation letter but my attorney has not yet received the payment from the VCF for my claim. How can I confirm my payment was issued? (Added: June 15, 2016)

The VCF sends the payment confirmation letter only after receiving confirmation from the Treasury Department that payment on the claim was successfully deposited into the designated bank account. Each payment made to a law firm bank account includes the claimant name and claim number as part of the transaction record. It is possible your attorney received the payment but did not see the additional information that accompanied the transaction. Your attorney may need to ask the bank to provide this information if it is not easily visible as part of the transaction detail. You should contact your attorney directly to confirm receipt of payment on your claim. If your attorney confirms the law firm did not receive the payment, but the VCF sent a payment confirmation letter to you, please call the VCF Helpline for assistance.

e. How long can my attorney hold my payment before disbursing it to me? (Added: June 15, 2016)

It is the Special Master's expectation that law firms will immediately disburse payments to their claimants once the money is deposited into the law firm account. The Special Master has communicated to the law firms that they are obligated to disburse payments in no more than thirty days. Under no circumstance should you wait longer than 30 days for your attorney to disburse the money after receiving the payment on your claim.



12. Information specific to Group B Claims:

a. I already submitted my claim. What happens next and when will a decision be made on my claim? (Updated: June 15, 2016)

The law reauthorizing the VCF requires two important milestones to be met before the VCF can begin rendering decisions on Group B claims: (1) the Special Master must develop and publish updated regulations that reflect the new law and adjust the procedures for calculating awards accordingly; and (2) the funding to pay Group B claims must be available. The first milestone was met when the [Interim Final Rule](#) was posted on June 15, 2016 for public inspection and review and was made effective as of that date. The second milestone will not be reached until all Group A payments have been made. At this time, the VCF expects to begin issuing Group B decisions at the end of June, pending confirmation that all Group A payments have been authorized.

Since the reauthorization, the VCF has continued to review Group B claims submitted prior to December 18, 2015. Please review the information below based on your specific claim status:

- *If you submitted your Eligibility Form before December 18, 2015 but have not yet received the eligibility determination on your claim* – The law does not change the VCF’s eligibility criteria and we are continuing to review eligibility submissions and render Eligibility decisions. We will contact you if we need any additional information in order to determine your eligibility to receive compensation. If you have already received a letter from us requesting information and you have not yet responded, please do so within the timeframe requested in the letter. You will receive a letter notifying you once the eligibility decision has been made on your claim.
- *If you submitted your Compensation Form before December 18, 2015 but have not yet received the loss determination on your claim* – As a general rule, we are reviewing claims in “first in, first out” order and plan to issue decisions on the same basis so that the first decision letters will be issued for claims that were submitted on the earliest date and those claims with exigent circumstances. Although we are currently evaluating and making loss determinations on Group B claims, we cannot finalize these determinations until Group B funding becomes available. For this reason, we are marking these claims in our internal system as “Group B Complete” when we are done with them. This means we have completed review of the claim and calculated the loss amount. You will receive a letter notifying you when your claim reaches this point, but the status of your claim will not change in the online system until the official determination is rendered for your claim. If we need any additional information to process your claim, we will contact you to request the missing information. If you have already received a letter from us requesting information and you have not yet responded, please do so within the timeframe requested in the letter.
- *If you have not yet submitted your Compensation Form* – You should not take any action at this time and must wait for the claim form to be available at the end of July. Please wait for updated guidance to be posted to our website regarding the availability of new forms and timing for submitting your form and supporting documents.
- *If you need to amend your previously-submitted claim* – If you need to amend your eligibility claim to add a new condition, you should upload a letter to your claim with the request and submit the required documents. We will review the information and render an updated eligibility decision on your claim. If you need to amend your compensation claim, please do not request a compensation amendment or provide any new compensation information or documents at this time. We will not be able to review any new compensation information until the updated claim form is available at the end of July. Please wait for updated guidance to be posted to our website before submitting any new compensation-related information.



b. When can I expect to receive payment and will the payment be pro-rated? *(Updated: June 15, 2016)*

Funding to pay Group B claims will not be available until payments to Group A claimants have been made or October 2016, whichever is earlier. Based on our initial estimates of the time needed to finish processing all Group A payments, we expect to be able to start rendering decisions on Group B claims at the end of June. This means the first Group B payments will be authorized in mid-August. This is earlier than our original timeline that showed beginning the payments in September and is contingent on finalizing the accounting for Group A payments and the subsequent availability of Group B funding. This [timeline](#) shows the general timing of activities related to Group A and Group B claims.

Group B payments will not be pro-rated. Your claim will be paid in full for the calculated loss amount at the time the payment is processed.

c. I have a Group A claim and filed a compensation amendment that hasn't yet been decided. What happens next? *(Updated: June 15, 2016)*

Your compensation amendment will be reviewed and processed under Group B. This means you will receive the full payment for the Group A portion of your claim, but the VCF cannot render a decision on the amendment until the funding is available to pay Group B claims.

As a general rule, we are reviewing submissions in "first in, first out" order and plan to issue decisions on the same basis so that the first decision letters will be issued for amendments that were submitted on the earliest date and for those claims with exigent circumstances. Although we are currently evaluating and making Group B loss determinations, we cannot finalize these determinations until Group B funding becomes available. For this reason, we are marking these amendments in our internal system as "Group B Complete" when we are done with them. This means we have completed review of the amendment and calculated the loss amount. You will receive a letter notifying you when your claim reaches this point, but the status of your claim will not change in the online system until the official determination is rendered for your claim. If we need any additional information to process your amendment, we will contact you to request the missing information. If you have already received a letter from us requesting information and you have not yet responded, please do so within the timeframe requested in the letter.

d. I received a letter notifying me that my claim or amendment has been reviewed and is "Group B Complete." What does this mean? *(Added: June 15, 2016)*

If you receive a "Group B Complete" letter, it means your claim or amendment has been reviewed and the calculation has been completed for any eligible loss. Although the Special Master cannot render the determination on your claim until the funding becomes available for Group B, this letter tells you that your claim has been reviewed and is ready for a decision to be rendered. Once you receive this letter, it is very important that you not submit any new forms, documents, or information regarding your claim until you receive the letter detailing the amount of your award.

It is important to understand that receiving this letter does not mean you are guaranteed to receive a payment from the VCF. Under the reauthorization statute, the VCF is not allowed to issue a "minimum award." For example, if we determine that you have offsets that exceed the amount of compensation calculated for your claim, or that you were previously compensated by the VCF for your eligible conditions, you will not receive any payment.

When you receive the letter notifying you of the amount of your award, it will include a detailed breakdown of the calculation and information on how to appeal the decision or amend your claim.



e. Why am I part of Group B if my claim was submitted before December 17, 2015? *(Added: June 15, 2016)*

The date you submitted your claim does not have any impact on whether the claim is considered to be in Group A or Group B.

The law reauthorizing the VCF defines Group A and Group B based on the date the Special Master “postmarks and transmits” a final award determination to the claimant. The VCF has interpreted this language to mean the date of the letter from the Special Master indicating the total loss amount calculated for a claim. The law also establishes that the date of the letter that is used to distinguish between Group A and Group B is the date “on or before the day before the date of enactment” of the reauthorization. Since the law was enacted on December 18, 2015, this means that December 17, 2015 is the date “on or before the day before the date of enactment.” Based on the law, this means that a claim is in Group A if the loss calculation letter for that claim was dated on or before December 17, 2015. Any claim that is not in Group A is automatically placed in Group B.

There are many reasons why a claim submitted a long time before the reauthorization may not have received a loss calculation letter dated on or before December 17, 2016. Each claim is unique, but in general, the claims that were submitted years before the reauthorization and did not have a loss calculation at that time had incomplete compensation forms, an eligibility issue that precluded compensation review, were missing required supporting documents that were not submitted with the claim, or have unique circumstances related to compensation that require additional research or third-party verification. We encourage you to review any correspondence you have received from the VCF to understand what may be needed in order to process your claim. You can also call the VCF Helpline to discuss your specific claim status.

f. How different is the Group B loss calculation methodology? Is there a cap on economic loss? *(Added: June 15, 2016)*

The reauthorization statute requires certain changes to the loss calculations for Group B claims. Most notably, the law does the following:

- Caps non-economic loss that results from a cancer at \$250,000.
- Caps non-economic loss that does not result from a cancer at \$90,000.
- Instructs the Special Master to prioritize claims for victims who are determined by the Special Master to be suffering from the most debilitating physical conditions. The statute provides that such individuals should not be unduly burdened by procedures necessary to maintain the aggregate funding cap. The Special Master interprets this requirement to mean that the available funds should be prioritized for those with the most debilitating conditions. Therefore, non-economic loss awards for such claims will be at the higher end of the range of awards and non-economic awards for those with much less serious conditions will be at the lower end of the range of awards. This means the non-economic awards for victims with conditions that are less serious or less debilitating will be lower than they were under Group A. In some cases, typically involving milder conditions that have a limited effect on daily life, the non-economic award could be 50% lower. As always, the VCF will evaluate each claim individually and will take into account the individual circumstances and condition of the victim in determining the award.
- For purposes of calculating economic loss, caps Annual Gross Income (“AGI”) at \$200,000 for each year of loss. Annual Gross Income is defined in the Internal Revenue Code. This is a cap on the annual computation of loss.
- Removes the \$10,000 minimum award. The new statute requires the Special Master to compute the loss and then deduct any collateral offsets without applying any minimum



award. As a result, some claimants will not receive an award because the amount of the offset exceeds the amount of loss.

We are updating our loss calculation models and will post a description of the revised methodology on our website once it is finalized.

g. I received a letter saying to wait until June to take action on my claim. It is now June. What should I expect and what do I need to do? (Added: June 15, 2016)

There are several reasons the VCF may have sent you a letter asking that you wait until June to take action on your claim. In most cases, you would receive this letter if after December 18, 2015, you tried to amend your compensation claim, submitted new information for your claim, or mailed a hard copy claim form to the VCF. In all of these instances, the letter notified you – as required by the reauthorization law – that you must wait until the updated regulations are posted, the claim form is available, and the VCF begins accepting new claims again. At the time your letter was sent, the VCF expected the updated claim form to be ready in June.

On June 15, the Special Master posted the updated regulations, but the claim form is not yet available. The updated claim form has been approved and the VCF is working on the design and development of the online claim form and finalizing the format of the hard copy version. We have also posted a sample claim form to our website.

We expect the claim form to be available at the end of July and will begin accepting new claims and amendments at that time. We understand this is later than originally expected, and appreciate your patience as we continue to adapt to the requirements set forth in the reauthorization law. We encourage you to review the sample claim form to begin to gather the information and documents you will need in order to submit your claim.

New Claim Form Questions

13. I started my claim using the old system or the old form. What happens to it now that the form and system have both changed? (Added: August 1, 2016)

If you previously submitted your Registration, Eligibility and/or Compensation form using the old system or the old hard copy claim form, your claim form information is in our system and you do not need to resubmit the information. You will be able to access your claim and see the information just as you have always been able to do.

However, if you started but did not submit any part of your claim in the online system, or if you submitted only part of the claim in hard copy, you will need to complete and submit the incomplete parts of your claim using the new form in order for our review to begin.

If you are using the online system, this [guide](#) provides information on the specific steps you should take based on the current status of your claim. For any section of the old form that was incomplete in the old system, the information you entered is still available for you to view and use as a reference when completing the new claim form. To view the information, click on the “View Documents” icon on your claim and click to open the file named “ClaimFormasofJuly2016.pdf.”

If you are filing a hard copy claim, you will need to complete and submit those sections of the [new claim form](#) that you have not already submitted using the old form.



14. Do I now have to submit all parts of the claim form at the same time? *(Added: August 1, 2016)*

Yes. The new claim form has been simplified by incorporating all of the different versions of the old form into one, combined form. This means you must answer all of the questions specific to both Eligibility and Compensation before your form is considered to be submitted and ready for our review.

If you are submitting your claim online, you will need to complete all of the required questions in the Registration, Eligibility and Compensation sections of the system in order to submit your claim. You can start, save, and return to the form if needed. Although the system still shows the distinct sections of the form and an individual status for each section, you will not be able to submit your claim until you answer all of the required questions in all three sections.

If you are submitting a hard copy form, you will need to answer all of the applicable answers throughout the claim form in order for the VCF to properly enter your claim information into our system and begin our review.

15. Once I submit my claim using the new form, when will it be processed? *(Added: August 1, 2016)*

Claims are reviewed in the order in which they are received. Once you submit your claim, we wait to receive your “Exhibit A – Authorization for Release of Medical Records,” which must be sent to the VCF as an original document, with your original signature. After the Exhibit A is received and confirmed to be complete, your claim will begin moving through the review process.

The VCF is still processing claims that were submitted under the old form and these claims will have priority over recent claim submissions. Once we begin review of your form, the status of your claim in the online system will show as “Under Review.”

Once our review begins, the VCF will contact you if any additional information is needed in order to render a decision on your claim.