

You can find details about each step in the claim review process in the Policies and Procedures, available under "Forms and Resources" on www.vcf.gov.

START: Register and Submit Claim

Register and submit vour complete Claim Form online or in hard copy, including Eligibility and Compensation information and required supporting documents.

You will receive a letter confirming we have received your claim form.

Your claim will move through an Automated Document Check to confirm we have received two documents we must have before we can begin Preliminary Review: 1) Claim Form Signature Page: and 2) Exhibit A -

Authorization for Release of Medical Information. If one or both of these documents are missing, the system will move the claim to "Inactive" status. We will send you a letter explaining what you need to do to reactivate your claim.

Online Status*

"Submitted" "Inactive" or "Submitted: Pending Preliminary Review"

STEP 1: **Conduct Preliminary** Review

- Review claim to confirm receipt of documents required for processing: applicable Exhibits. Signature Page, presence documents, and documents required for Personal/Authorized Representatives (if applicable).
- · Confirm we have received a complete Exhibit A -"Authorization for Release of Medical Records" by mail with original signatures. Once confirmed, we contact the WTC Health Program for information about your certified condition(s).
- If applicable, we request information from certain government entities, employers, and other third parties.

When we conduct our preliminary review, if we don't have the minimum documents required to process your claim, we mark your claim "Inactive" while we await your documents. If there is no response after 30 days, the claim may be denied. You can amend vour claim once vou have the necessarv documents.

"Preliminary Review" or "Inactive" or "Ready for Reviewer: Pending Review"

STEP 2: Substantive Eligibility Review

ELIGIBILITY REVIEW

- Once we have all documents required for processing, we review the claim to determine if the victim is eligible for compensation. This includes:
- Verifying the claim was registered by the applicable deadline.
- · Confirming the victim has an eligible 9/11related physical condition.
- · Verifying the victim's presence at site.
- Confirming timely resolution of any 9/11-related lawsuits.
- If applicable, we also validate the Personal or Authorized Representative.
- If the claim is missing documentation that we need in order to render an eligibility decision, you will receive a "Missing Information" letter.

Once your claim is under substantive review, if you don't respond to our missing information request after 30 days, we render a decision based on the information contained in your file at that time.

Decision Once a decision

STEP 3:

Render Eligibility

is rendered, we send a letter explaining the outcome of our review.

• If eligibility is

- approved, your claim moves to the next step: Compensation Review. If you are claiming non-economic loss only, we evaluate eligibility and compensation together.
- If eligibility is denied, the review of your claim stops at this step. Your eliaibility decision letter explains how to appeal the decision and how to amend vour claim in the future when you are able to provide additional information for consideration.

STEP 4: **Conduct Initial** Compensation Review

- · Once eligibility is approved, we begin initial review of vour compensation information. This includes determining the types of loss being claimed.
- · If you are claiming only non-economic loss, your claim moves to Step 5.
- If you are claiming economic loss, we contact third parties such as the SSA, FDNY, and NYPD to request information regarding pensions, disability, and/or earnings history if we have not already done so as part of our preliminary review (Step 1).
- If the claim is missing documentation that we need in order to render a decision, you will receive a "Missing Information" letter.

When we conduct our initial review, we notify you of any missing information via a letter. We wait 30 days for a response and then we render a decision based on the information contained in your file at that time.

"Submitted: Pending Preliminary Review" or "Preliminary Review" or "Ready for Reviewer: Pending Review" or "Under Review"

STEP 5: Complete Compensation **Review and Calculate** Award

COMPENSATION REVIEW

- · Each award is calculated individually, so claims that have more complex compensation information take more time to review. Our review includes:
- · Determining noneconomic loss, often called "pain and suffering," based on the severity of the physical harm.
- Calculating economic loss, including past and future lost earnings, if claimed.
- Confirming collateral offsets. including payments received from pension funds, life insurance, SSA. workers' compensation, and settlements from 9/11-related lawsuits.

If we do not receive the documents necessary to calculate economic loss, or if the documents are not submitted in a timely manner, we may issue an award for noneconomic loss only.

"Under Review" or

"Special Master

Review"

STFP 6. **Issue Award Decision** and Process Payment

- Once the award is calculated, we send a letter explaining the breakdown of vour award and an option to appeal the decision within 30 days, if you believe an error was made in the calculation.
- We begin processing your payment one business day after the date of your award letter.
- Your payment is made by the Treasury Department into the bank account designated on the payment authorization document you submitted to the VCF.
- Once Treasury confirms payment has been made, we send a letter confirming your payment has been issued.

"Determination Made: Processing" or "Comp. Determination Sent"

"Under Review"

"Approved" or "Denied"

^{*} You can check the status of your claim in the online system at any time. A list of claim status definitions can be found on the www.vcf.gov website under "Forms and Resources." You may amend a claim at any time to add a new condition, to claim a new loss, and/or to submit additional information that may be relevant to the claim.