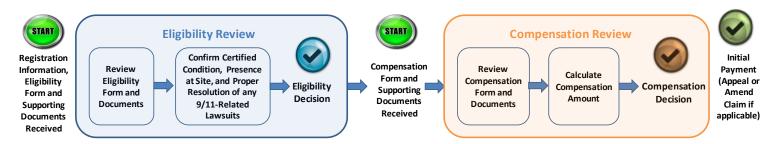


VCF CLAIM REVIEW PROCESS

The VCF review process begins when we receive your Registration information, **ELIGIBILITY FORM**, supporting documents and the signed Attestations, Certifications and Exhibits. Submitting a completed Eligibility Form notifies us that you have filed a claim and provides the information we need to confirm your eligibility to receive compensation from the VCF. Whether submitted online or in hard copy, you will receive an Eligibility Form Acknowledgement Letter to confirm receipt of your claim and your VCF Claim Number.

Although each claim is unique and is reviewed individually, the same general process is used for all claims. The diagram below provides an overview of the claim review process. Each step is explained in more detail on Page 2.

VCF Claim Review Process - Overview



You can help speed the processing of your claim by following the tips in the VCF Claim Form Tip Sheet when completing your Eligibility and Compensation Forms.

Ongoing Communications

We do our best to keep you informed about the status of your claim throughout the review process. If we determine that we are missing necessary information, we try to figure out the easiest way to get that information. Sometimes we will request that information directly from you or your lawyer. But, where possible, we try to reduce the burden on claimants by requesting information directly from third parties, such as employers. If an organization doesn't respond to our repeated requests, we will then request the information from you or your attorney.

If you are working with an attorney, the best way to get updated information about your claim is to call your attorney. 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. If you want to be kept informed of the requests made by the VCF to your attorney, you can talk with your attorney about requesting that the VCF send you a copy of any letters we mail to your attorney about your claim.

How long does the review process take?

Each claim is unique and there are many variables that can impact the review time, such as the need to contact third parties to collect or confirm information, the number of supporting documents submitted with the claim, and potentially unique circumstances that require additional review by the Special Master or consultation with outside experts. As a result, there is no set timeframe for review. We work as quickly as we can to render a decision once we have the information we need.

How do I check the status of my claim?

If you have questions at any time about the status of your claim, you can call the VCF toll-free Helpline at 1-855-885-1555 or log onto the online system and check your claim status.

What if I disagree with the eligibility decision or amount of my compensation?

Once you receive your eligibility or compensation decision letter, you have 30 days to notify the VCF that you would like to appeal the eligibility decision or the compensation calculation. The letter will include instructions on how to appeal the decision. Once the VCF receives your appeal, we will contact you to explain the next steps for your claim.





Registration Information, Eligibility Form and Supporting Documents Received

Eligibility Form Acknowledgement Letter Sent

STEP 1 Review Eligibility Form and Documents for Completeness and Required Signatures

- Review for completeness and required signatures - these signatures authorize us to begin our review and allow us to request information about your claim from other organizations, such as employers.
- Confirm we have received a complete Exhibit A "Authorization for Release of Medical Records" by mail with original signatures. This is the form that is needed to get information from the World Trade Center ("WTC") Health Program. We cannot process the claim without the required signatures and Exhibit A.

STEP 2 Request and Receive Information from WTC Health Program

• After confirming original signed Exhibit A, we contact the WTC Health Program to find out if you have been certified for treatment for an eligible physical condition. This is a Zadroga Act requirement. We exchange information with the WTC Health Program on a frequent and ongoing basis. As soon as we receive a response on your claim, we move to Step 3.

STEP 3 Confirm Certified Condtion

- If the WTC Health Program notifies us that you have been certified for an eligible physical condition, we accept that certification and this step is complete.
- If the WTC Health Program informs us that you are not in their records or do not have a certified physical condition, we contact you to request information from the private physician(s) who are treating (or have treated) your conditions. We need this information before we can complete this step and confirm you have a certified condition that is eligible for compensation.

STEP 4 Verify Presence at Crash Site or Debris Removal Area

- We contact organizations such as FDNY, NYPD, private employers, and other third parties to verify your presence at the site.
- If needed, we will ask you to provide personal statements from other individuals, such as co-workers, who can testify to your presence during the required timeframe..

STEP 5 Confirm Proper Resolution of any 9/11-Related Lawsuits

• If you were party to a 9/11-related lawsuit, we check to be sure the lawsuit was settled, withdrawn or dismissed. This is important since you are not eligible to receive compensation from the VCF if you have an active 9/11-related lawsuit.



Eligibility Decision

We will send an Eligibility decision letter explaining the outcome of our review and an explanation of the next steps in the claims process, including information on how to appeal.



Compensation Form and Supporting Documents Received

STEP 1 Review Compensation Form and Supporting Documents

- Review claim to understand the financial impact of your 9/11-related condition(s), including lost income, out-ofpocket expenses, and the overall impact of your injury on your quality of life.
- Confirm we have the appropriate signatures required and Exhibit 1, which is needed to request information about your claim from the Social Security Administration.

STEP 2 Calculate Economic Loss, including Future and Past Loss and Replacement Services

- Review documents submitted to support claimed economic loss. The documents needed to calculate your loss depend on the type of loss you are claiming. Examples include:
 Etitura lost income, proof that your
- Future lost income proof that your ability to work has been diminished, documentation of pre-disability wages, and information about any benefits you no longer receive.
- Past expenses invoices, receipts or other documents that show the amounts you have paid out of pocket.
- Replacement services documentation that your condition
 has prevented you from performing
 the services you used to perform, and
 receipts or invoices that show the
 actual cost of the service.

STEP 3 Determine Non-Economic Loss

called "pain and suffering", is calculated based on the extent of your physical harm. We review documents, such as personal statements, that explain how your injury has impacted your ability to work and your overall quality of life.

have any collateral offsets.
These are payments you receive(d) from sources such as pension funds, life insurance, settlement payments from 9/11-related lawsuits, and payments by government entities. The Zadroga Act requires the VCF to subtract these amounts from the total amount of VCF compensation.

STEP 4

Confirm Collateral

• Once we have ALL of the information necessary to calculate your compensation, we deem your claim "Substantially Complete" and notify you or your attorney in writing. This determination means the Special Master has 120 days to issue your compensation determination. We generally are able to calculate your compensation amount soon after rendering your

claim "Substantially

Complete".

STEP 5

Substantially

Complete Decision

We will send a letter explaining the breakdown of your economic loss, non-economic loss, collateral offsets and the total amount of your loss calculation. The letter will include information on payment and how to appeal the loss amount.



Compensation Decision