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**Retirement can be confusing...**  
This checklist can help.



# Member Retirement Checklist

We work all our lives so we can retire and do what we want with our time. But getting to the point of actual retirement requires some planning and forethought.

Retirement from employment can trigger the beginning — or the end — of some benefits. As you approach the stage of life where you are deciding to retire, you will have to make numerous decisions, and you may be required by your union to advise them of your plans. This guide addresses some basic questions that may have a big impact on those benefits.

- 1. Do you currently have an open Workers' Compensation claim or did you have a claim that is now closed?**
  - ◆ If Yes, are those conditions the reason you are retiring?
  - ◆ If Yes, confirm that your doctor is suggesting that you retire from these work-related injuries and get that in writing BEFORE retiring. Consult with an attorney before taking any additional steps.
- 2. Did you have a Workers' Compensation award for an injury to an extremity and receive a schedule loss of use award in the past, OR did you have an injury to an extremity case that you never settled or received an award on from Workers' Compensation?**
  - ◆ If Yes, and that body part is worse or was never paid an award, contact an attorney and doctor to possibly re-open and increase the award or obtain your schedule loss of use award, even without a new date of accident.
- 3. Did your job require repetitive work and if so, was your body injured while doing those activities? Did you consult with a doctor about it?**
  - ◆ If Yes, you might have a new claim for Workers' Compensation for repetitive or occupational injuries.

**4. Did your job expose you to loud noise?**

- ◆ If Yes, wait three months after you retire, get a hearing test, and bring the audiogram results to an attorney to review for a possible loss of hearing Workers' Compensation claim.

**5. Do you have a medical condition that will prevent you from working after you retire? Regardless of whether it is work related, and as long as you do not qualify for full Social Security Retirement benefits based on your age at retirement, you might qualify for Social Security Disability Benefits.**

- ◆ If Yes, and you are under 65 years of age, you should consult with an attorney for filing a Social Security Disability Claim.
- ◆ You must file this claim within 18 months of the last date you worked in order to secure maximum benefits, and you must file within five years of the last date worked to receive any benefits.

**6. Are you a public sector worker employed by a municipality and a member of a New York State or New York City Retirement System?**

- ◆ If Yes, are you permanently disabled and can no longer perform your job duties?
- ◆ If Yes, depending on your "tier," which is set by the date you began employment, you might have as short as 90 days or up to one or two years at most, from the date you are removed from the payroll to file for benefits. You should contact an attorney.

**7. Are you a veteran with a disability obtained during your time served?**

- ◆ If Yes, you may be entitled to monthly VA benefits.





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Civil Service Disability Pensions • Personal Injury**

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