



Benefits Counseling

Benefits Counseling in the WTC Health Program

A benefits counselor can help you identify benefits you may be eligible for and help you apply for them. A benefits counselor can also refer you to outside experts who know more about specific benefits programs. Benefits counseling is part of your WTC Health Program membership.

Find your benefits counselor:

A benefits counselor may have different titles depending on your clinic. A benefits counselor may be a social worker, case manager, or other designated staff person. If you need help finding a benefits counselor, ask a staff person at your WTC Health Program clinic to help you.

Ask your benefits counselor about:

- Your benefits, services, rights, and responsibilities as a WTC Health Program member
- Workers' compensation benefits
- September 11th Victim Compensation Fund (VCF) assistance
- Disability benefits
- Food, utility, housing, transportation, or other basic needs assistance
- Cancer-related benefits and services for you and/or your family
- Available benefits for your medical, mental health conditions, and/or medications not covered by the WTC Health Program

What to expect at your benefits counseling visit:

Be prepared to speak to a benefits counselor about your:

- 9/11-related exposures
- Health condition(s)
- Relationships with family and friends
- Finances
- Employment

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Victim Compensation Fund

VCF: What you need to know

The September 11th Victim Compensation Fund (VCF) is a separate program from the WTC Health Program. The VCF provides compensation to any individual or personal representative of a deceased individual who suffered physical harm or was killed as a result of the events of September 11, 2001, or the rescue, recovery, and/or debris removal efforts that took place in the immediate aftermath of those attacks.

A benefits counselor can help you identify if you may be eligible for VCF compensation and refer you to registration and claim filing resources. The VCF covers the same physical health conditions as the WTC Health Program. The VCF does not cover mental health conditions. **If you have a WTC-related certified physical health condition, then you may be eligible for compensation from the VCF.**

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VCF compensation might include:

- Compensation for past and future lost wages
- Reimbursement of out-of-pocket medical expenses
- Compensation for non-economic loss ("pain and suffering")

Filing a VCF claim:

In order to file a VCF claim, you must first register with the VCF. Some deadlines apply based on your individual circumstance. **The VCF encourages you to register now.**

You can register online or by calling the VCF at 1-855-885-1555 (toll-free).

For more information on registering and filing a claim, please visit www.vcf.gov/how-file-claim

The deadline to file a claim (and any supporting documents) is **October 1, 2020.**

For more information about the VCF:

Visit www.vcf.gov for detailed information, frequently asked questions, forms, and resources or call 1-855-885-1555 (toll-free).



Cancer Care Assistance

Cancer Care Assistance: What you need to know

Cancer affects much more than your physical health. It can affect your emotional health, financial well-being, employment, and your family members and loved ones. If you have cancer, ask your health care provider or benefits counselor about cancer-related services and benefits that might be available to you.

Benefits counselors can refer you to social workers who are experts in helping people with cancer. Benefits counselors can also tell you about and refer you to social services agencies, non-profit organizations, and other agencies that address your needs.

The mental health and benefits counseling staff at your CCE are prepared to help you address your cancer care concerns. If you would like help with cancer-related services and do not have a benefits counselor, ask someone at your CCE to help you make an appointment.

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Cancer-related services include:

- Breast, cervical, colon, and lung screenings
- Medical services to diagnose cancer
- Cancer care treatment if:
 - Your cancer diagnosis has been certified by the WTC Health Program;
 - Your cancer specialist has been approved to provide services to Program members; and
 - The cancer treatment you receive follows the National Comprehensive Cancer Network guidelines on treatment for your type of cancer.

For more information:

For more information about cancer-related medical services provided by the WTC Health Program, please visit the member handbook on the WTC Health Program's website at www.cdc.gov/wtc/handbook.html



Care for Non-Covered Conditions

Non-Covered Conditions: What you need to know

Not all health conditions are covered by the WTC Health Program. The Program only covers certified WTC-related health conditions.

In order for a condition to be certified, your WTC Health Program doctor must determine that the following requirements are met:

- Your condition is on the List of WTC-Related Health Conditions;
- Your condition and 9/11 exposures meet WTC Health Program policies and criteria for certification, such as maximum time intervals, cancer latency periods, or any additional requirements; and
- Your 9/11 exposures are substantially likely to have been a significant factor in aggravating, contributing to, or causing the condition.

Any health condition that does not meet the above criteria is not covered by the Program.

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Have a health condition that is not covered by the WTC Health Program?

Ask your benefits counselor or health care provider about how to find care outside of the WTC Health Program. Your benefits counselor can help you determine if you **might be** eligible for:

- Medicare
- Medicaid
- Other types of health insurance
- Care at a Federally Qualified Health Center (FQHC)
- Care at other community health centers that provide affordable healthcare

Need more information?

Ask your benefits counselor about programs that might be able to help you pay for your medications and/or health insurance-related costs, such as co-insurance charges, co-payments, or deductibles.

If you are uninsured or underinsured, talk to your benefits counselor for assistance.



NY State Workers Compensation

Workers' Compensation: What you need to know

Workers' compensation is insurance that provides medical benefits and/or cash benefits for workers who are injured or become sick because of their job. Workers and volunteers who performed rescue, recovery and clean-up at Ground Zero and other impacted sites after September 11, 2001 can register with the New York State (NYS) Workers' Compensation Board for the right to file for workers' compensation benefits through the State of New York.

It is beneficial for you to file a workers' compensation claim because it may provide cash benefits for lost wages related to your WTC-related health condition.

However, not all workers are covered under NYS Workers' Compensation law, including NYC police officers, firefighters, sanitation workers, teachers, and federal workers. With some volunteer exceptions, these groups are covered by other systems or compensation programs.

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Who is Eligible?

You might be eligible for NYS workers' compensation benefits if:

- Your WTC-related health condition is also work-related;
- You participated in the rescue, recovery, and/or clean-up of the WTC site; and
- You register your WTC service with the NYS Workers' Compensation Board by **September 11, 2026.**

Important Information:

There is a lot to know and be aware of about workers' compensation. Your benefits counselor can help you with:

- The application process;
- How your workers' compensation benefits work with your WTC Health Program benefits; and
- Registering your WTC service with the NYS Workers' Compensation Board.

Talk to your benefits counselor to find out if you might be eligible for the compensation program or if they can refer you to workers' compensation experts to learn more.



Learn More. Call 1-888-982-4748
or visit www.cdc.gov/wtc

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