



## **September 11th Victim Compensation Fund** **A Guide for Patients with Multiple Myeloma**

### **What is the September 11th Victim Compensation Fund (VCF)?**

The VCF was created to provide financial compensation for any individual (or a personal representative of a deceased individual) who suffered physical harm or was killed as a result of the terrorist-related aircraft crashes of September 11, 2001 or the debris removal efforts that took place in the immediate aftermath of those crashes. The purpose of this fund is to provide money for health care and other costs to those who suffered harm as a result of the 9/11 attacks. If you are seeking a treatment program, please [click here](#) to access our WTC Health Program Guide.

### **Important Deadlines**

The September 11th Victim Compensation Fund is approaching an important deadline. ***This deadline applies to individuals who were diagnosed with a 9/11-related eligible cancer other than Prostate Cancer on or before October 12, 2012 and who have not already registered or filed a VCF claim.***

Those diagnosed ***on or before*** October 12, 2012 with one of the cancers added to the [list of eligible conditions](#) on that date must register with the Fund by October 12, 2014.

Registration preserves your right to file a claim in the future (before the VCF ends on October 3, 2016). Registration is **not** the same as filing a claim and you are not required to file a claim even if you have registered. [Click here](#) for detailed information on filing deadlines. Frequently Asked Questions (FAQs) about registration and filing deadlines can be found [here](#).

### **Step 1: Am I Eligible?**

You are eligible to receive money from the fund if you were present at a 9/11 crash site, defined as the World Trade Center site, the Pentagon site and the Shanksville, Pennsylvania site, at the time of or in the immediate aftermath of the terrorist-related aircraft crashes (9/11/2001 - 5/30/2002) *and* if you suffered physical harm as a direct result of the crashes or debris removal. Myeloma is included [among this list of eligible cancers](#) as a physical harm.

### **Cancer Specific Information on Eligibility**

While myeloma is included on the list of WTC-related health conditions, that does not mean that a cancer in an individual WTC responder or survivor will automatically be

12650 Riverside Drive Suite 206, North Hollywood, CA 91607  
800-452-CURE (2873)  
818-487-7455 telephone 818-487-7454 fax  
[www.myeloma.org](http://www.myeloma.org)

\* Information for this guide was collected from the September 11th Victim Compensation Fund website at <http://www.vcf.gov/>



determined to be WTC-related. There is a certification process through either the World Trade Center Health Program or documents for your treatment by private physician to assess whether each individual's cancer meets the statutory definition of a WTC-related health condition.

This certification process evaluates whether an individual's cancer has been contributed to, aggravated by, or caused by their exposures at the 9/11 sites. During the process, an independent physician reviews the person's medical history and exposure assessment to help make a final determination.

The VCF will also accept cancers that are certified for treatment by the WTC Health Program (Link to WTC Guide here). Individuals are eligible for compensation from the VCF if the cancer is certified for treatment by the WTC Health Program or through a private physician and if he or she meets the VCF's other eligibility criteria. The Private Physician process is simply a way to gather information about your treatment by a non-WTC Health Program physician in order to verify your condition as eligible for compensation. These forms and instructions for completing them, as well as more detailed information on the Private Physician process, are [available here](#). **You do not have to participate in the WTC Health Program in order to submit your claim to the VCF.** If you are being treated by another program or by another physician for a covered cancer, the VCF will provide you with specific forms and instructions to use to satisfy the certification requirements.

### **Step 2: How to Register**

Once you have determined that you are eligible to apply, you or your family will need to register with the VCF in order to receive compensation. There are two options available for registration, online and by hard copy.

**The online application** may be accessed by [clicking here](#).

**Hard copy** forms may be completed in two ways:

1. Download the [PDF fillable version of the claim form](#), complete it, using your computer or by hand, and mail it to the VCF.
2. Request a hard copy form be mailed to you by calling the toll free Helpline at 1-855-885-1555.

**Address:** By mail to:

September 11th Victim Compensation Fund  
P.O. Box 34500  
Washington, D.C. 20043

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By overnight mail to:

September 11th Victim Compensation Fund  
1220 L Street NW  
Suite 100 - Box 408  
Washington, DC 20005-4018

### **Step 3: Eligibility and Compensation Forms**

You must also complete eligibility and compensation forms, which the VCF will use to verify that you are indeed eligible for compensation. [Click here](#) for a tip sheet on filing a loss claim.

It is important to provide as much documentation as possible to confirm the following:

1. **presence** at a 9/11 site;
2. during the accepted **timeframe** (Sept. 11 2001 - May 30, 2002);
3. and having **suffered an injury** as a proximate cause of the 9/11 attacks

#### Examples of Acceptable Documents:

- Employer records confirming that you or your family member was present at the site. Examples include: letter from employer confirming work at the site, an official personnel roster and site credentials confirming work at the site, worker injury reports (documenting injury at the site), or a pay stub showing dates of work and location at the site.
- Proof of residence in the area during the relevant time period – such as rent or mortgage receipts, utility bills and proof that you or your family was physically present at the site between September 11, 2001 and May 30, 2002. A sworn statement from a witness who can attest to your presence at the residence is sufficient.
- Any contemporaneous document that shows your location at the site – such as orders, instructions, confirmation of tasks performed, medical records (documenting treatment as a result of injury that occurred at the site), school or day care records confirming enrollment or attendance during the period.
- Sworn and notarized affidavits regarding the presence of you or your family from persons who can attest to the claimant's or decedent's presence at a 9/11 crash site.

The documents listed above are examples of the most common types of documents used to demonstrate presence at a 9/11 site. However, this is not intended to be a comprehensive list of the various documents that may be used. ***If you have a***

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***document that you believe can be used to prove your presence at a 9/11 site and it does not meet one of the categories above, you should still submit the document to the VCF to be reviewed***

#### Special Rules for New York Employees

**For FDNY Claimants:** Currently, the VCF has an arrangement with the FDNY in which the FDNY will provide documents directly to the VCF regarding proof of a FDNY members presence at the site.

**For NYPD Claimants:** The NYPD will not be able to provide direct access to required documents. Accordingly, you or your family member will have to submit NYPD documents to establish presence at the site.

**For Employees of Other NYC Agencies:** Currently, the VCF has an arrangement with New York City Employees' Retirement System (NYCERS) to obtain and verify information and/or documentation that may support presence for NYCERS members. NYCERS is the public retirement system for most civilian and uniformed NYC employees other than firefighters and fire officers, police and teachers.

If you worked for a New York City agency that is part of NYCERS and filed a WTC Notice of Participation form with NYCERS in order to preserve your right to file for disability under the World Trade Center (WTC) disability law, you do **not** need to submit any documents as proof of presence at the site unless the VCF specifically requests such documents. For more information on NYCERS, [click here](#).

#### **Step 4: Application Review and Decision**

Once the completed application has been submitted, it will go through several vetting procedures. After the review has been completed, the Fund has 120 days to make a decision on a claimant's compensation amount, if eligible. [Click here](#) for a general overview of the application and decision process.

#### **Step 5: Appeal (If Necessary)**

You can appeal the VCF decision if your claim is denied as ineligible due to such circumstances as missing proof of presence, or if a particular injury or illness is denied as ineligible. You can also appeal the amount of the compensation calculation. The VCF sends eligibility and compensation decisions in writing and the letter will include an Appeal Request Form and instructions.

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