P.L. 2025, CHAPTER 117, approved July 23, 2025 Assembly, No. 5381 (First Reprint)

AN ACT concerning the accidental disability retirement allowance for certain members of the Public Employees' Retirement System, the Police and Firemen's Retirement System, and the State Police Retirement System, and amending P.L.1954, c.84, P.L.1944, c.255, and P.L.1965, c.89.

BE IT ENACTED by the Senate and General Assembly of the State of New Jersey:

- 1. Section 43 of P.L.1954, c.84 (C.43:15A-43) is amended to read as follows:
- 43. a. A member who has not attained age 65 shall, upon the application of the head of the department in which he is employed or upon his own application or the application of one acting in his behalf, be retired by the board of trustees, if said employee is permanently and totally disabled as a direct result of a traumatic event occurring during and as a result of the performance of his regular or assigned duties, on an accidental disability allowance. A traumatic event occurring during voluntary performance of regular or assigned duties at a place of employment before or after required hours of employment which is not in violation of any valid work rule of the employer or otherwise prohibited by the employer shall be deemed as occurring during the performance of regular or assigned duties.

The application to accomplish such retirement must be filed within five years of the original traumatic event, but the board of trustees may consider an application filed after the five-year period if it can be factually demonstrated to the satisfaction of the board of trustees that the disability is due to the accident and the filing was not accomplished within the five-year period due to a delayed manifestation of the disability or to circumstances beyond the control of the member.

Permanent and total disability resulting from a cardiovascular, pulmonary or musculo-skeletal condition which was not a direct result of a traumatic event occurring in the performance of duty shall be deemed an ordinary disability.

Before consideration of the application by the board of trustees, the physician or physicians designated by the board shall have first made a medical examination of the member at his residence or at any other place mutually agreed upon and shall have certified to the board that he is physically or mentally incapacitated for the

EXPLANATION – Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.

performance of duty, and should be retired, and the appointing authority shall have certified to the board that the member is permanently and totally disabled as a direct result of a traumatic event occurring during and as a result of the performance of his regular or assigned duties, the time and place where the duty causing the disability was performed, that the disability was not the result of his willful negligence and that the member should be retired.

No person who becomes a member of the retirement system on or after the effective date of P.L.2010, c.3 shall be eligible for retirement pursuant to this section.

b. (1) For purposes of this subsection:

"Qualifying condition or impairment of health" includes:

diseases of the upper respiratory tract and mucosae, including conditions such as conjunctivitis, rhinitis, sinusitis, pharyngitis, laryngitis, vocal cord disease, upper airway hyper-reactivity and tracheo-bronchitis, or a combination of such conditions;

diseases of the lower respiratory tract, including but not limited to bronchitis, asthma, reactive airway dysfunction syndrome, and different types of pneumonitis, such as hypersensitivity, granulomatous, or eosinophilic;

diseases of the gastroesophageal tract, including esophagitis and reflux disease, either acute or chronic, caused by exposure or aggravated by exposure;

diseases of the psychological axis, including post-traumatic stress disorder, anxiety, depression, or any combination of such conditions;

diseases of the skin such as contact dermatitis or burns, either acute or chronic in nature, infectious, irritant, allergic, idiopathic or non-specific reactive in nature, caused by exposure or aggravated by exposure; and

new onset diseases resulting from exposure as such diseases occurring in the future including cancer, chronic obstructive pulmonary disease, asbestos-related disease, heavy metal poisoning, musculoskeletal disease and chronic psychological disease.

"World Trade Center rescue, recovery, or cleanup operations" means the rescue, recovery, or cleanup operations at the World Trade Center site between September 11, 2001 and October 11, 2001.

"World Trade Center site" means any location below a line starting from the Hudson River and Canal Street, east on Canal Street to Pike Street, south on Pike Street to the East River, and extending to the lower tip of Manhattan.

(2) Notwithstanding any provision of subsection a. of this section or any other law to the contrary, for a member who participated, whether or not under orders or instruction by an employer to so participate, in World Trade Center rescue, recovery, or cleanup operations for a minimum of eight hours, permanent and

total disability resulting from a qualifying condition or impairment of health shall be presumed to have occurred during and as a result of the performance of the member's regular or assigned duties and not the result of the member's willful negligence, unless the contrary can be proved by competent evidence.

A member who did not participate in such operations for a minimum of eight hours shall be eligible for the presumption provided that:

the member participated in the rescue, recovery, or cleanup operations at the World Trade Center site between September 11, 2001 and September 12, 2001;

the member sustained a documented physical injury at the World Trade Center site between September 11, 2001 and September 12, 2001 that is a qualifying condition or impairment of health resulting in a disability to the member that prevented the member from continuing to participate in World Trade Center rescue, recovery, or cleanup operations for a minimum of eight hours; and

the documented physical injury that resulted in a disability to the member that prevented the member from continuing to participate in World Trade Center rescue, recovery, or cleanup operations for a minimum of eight hours is the qualifying condition or impairment of health for which the member seeks a presumption under this subsection.

In order to be eligible for the presumption provided under this subsection, a member shall have successfully passed a physical examination for entry into public service, or shall present such sufficient evidence of one or more medical examinations or results performed within a reasonable period of time before or after entry into public service, which failed to disclose evidence of the qualifying condition or impairment of health that formed the basis for the permanent and total disability.

(3) A member who participated in the World Trade Center rescue, recovery, or cleanup operations for a minimum of eight hours and subsequently retired on a service retirement, special retirement, accidental disability retirement, or an ordinary disability retirement and thereafter incurred a disability caused by a qualifying condition or impairment of health which the medical board determines to be caused by participation in World Trade Center rescue, recovery, or cleanup operations shall be eligible to apply to the board of trustees to have the retiree's retirement allowance recalculated as an accidental disability retirement allowance for benefit payments on or after the date of the application, provided the retiree filed an application for such recalculation within [30] 180 days of the date that the retiree knew or should have known of the existence of such disability and its relation to the rescue, recovery, or cleanup operations. In order to be eligible for such recalculation, the retiree shall have successfully passed a physical examination for entry into public service, or shall

present such sufficient evidence of one or more medical examinations or results performed within a reasonable period of time before or after entry into public service, which failed to disclose evidence of the qualifying condition or impairment of health that formed the basis for the disability.

If a retiree previously filed an eligibility registration form with the Public Employees' Retirement System and the retiree was denied because the retiree did not file within the required registration period 'in effect prior to the effective date of P.L., c. (pending before the Legislature as this bill)', the retiree shall be permitted to petition the board of trustees for reconsideration '[or shall be permitted to resubmit the previously submitted eligibility registration form to the board for the presumption or recalculation granted under P.L., c. (pending before the Legislature as this bill)'.

(4) The board of trustees ¹[shall] may ¹ promulgate rules and regulations ¹that the board determines are ¹ necessary to implement the provisions of this subsection ¹[and shall notify all members and retirants in the retirement system of the enactment of] ¹[this act,] ¹[P.L.2019, c.157, and the enactment of P.L., c. (pending before the Legislature as this bill), within] ¹[30] ¹[60] days of enactment. The board shall notify all members and retirants enrolled in the retirement system by letter sent via certified mail and shall be required to communicate, in an easily understood manner, the provisions of P.L., c. (pending before the Legislature as this bill), including the class of members and retirees impacted, the filing requirements, and the prescribed time limits] ¹.

A member or retiree shall not be eligible for the presumption or recalculation under this subsection unless ¹[within two years of the effective date of] ¹ [this act,] ¹[P.L.2019, c.157, or within two years after the effective date of P.L., c. (pending before the Legislature as this bill),] ¹ the member or retiree files a written and sworn statement with the retirement system on a form provided by the board of trustees thereof indicating the dates and locations of service. ¹[The board of trustees may approve filing extensions in two-year increments thereafter.] ¹

(5) This subsection shall apply only to: any member or retiree who is or was enrolled in the Public Employees' Retirement System because the member or retiree did not meet the age or medical requirements for enrollment in the Police and Firemen's Retirement System on the basis of the position held; and to any emergency medical technician who is a member or retiree of the Public Employees' Retirement System. For the purposes of this paragraph, "emergency medical technician" means a person trained in basic life support services as defined in section 1 of P.L.1985, c.351

(C.26:2K-21) and who is certified by the Department of Health to perform these services.

(6) This subsection shall apply regardless of whether the member or retiree, who is otherwise eligible, was enrolled in the retirement system at the time of participation in World Trade Center rescue, recovery, or cleanup operations as specified herein.

(cf: P.L.2019, c.157, s.4)

- 2. Section 7 of P.L.1944, c.255 (C.43:16A-7) is amended to read as follows:
- 7. a. (1) Upon the written application by a member in service, by one acting in his behalf or by his employer any member may be retired on an accidental disability retirement allowance; provided, that the medical board, after a medical examination of such member, shall certify that the member is permanently and totally disabled as a direct result of a traumatic event occurring during and as a result of the performance of his regular or assigned duties and that such disability was not the result of the member's willful negligence and that such member is mentally or physically incapacitated for the performance of his usual duty and of any other available duty in the department which his employer is willing to assign to him. The application to accomplish such retirement must be filed within five years of the original traumatic event, but the board of trustees may consider an application filed after the five-year period if it can be factually demonstrated to the satisfaction of the board of trustees that the disability is due to the accident and the filing was not accomplished within the five-year period due to a delayed manifestation of the disability or to other circumstances beyond the control of the member.
 - (2) Upon retirement for accidental disability, a member shall receive an accidental disability retirement allowance which shall consist of:
 - (a) An annuity which shall be the actuarial equivalent of his aggregate contributions and
 - (b) A pension in the amount which, when added to the member's annuity, will provide a total retirement allowance of 2/3 of the member's actual annual compensation for which contributions were being made at the time of the occurrence of the accident or at the time of the member's retirement, whichever provides the largest possible benefit to the member.
 - (3) Upon receipt of proper proofs of the death of a member who has retired on accidental disability retirement allowance, there shall be paid to such member's beneficiary, an amount equal to 3 1/2 times the compensation upon which contributions by the member to the annuity savings fund were based in the last year of creditable service; provided, however, that if such death shall occur after the member shall have attained 55 years of age the amount payable

shall equal 1/2 of such compensation instead of 3 1/2 times such compensation.

- (4) Permanent and total disability resulting from a cardiovascular, pulmonary or musculoskeletal condition which was not a direct result of a traumatic event occurring in the performance of duty shall be deemed an ordinary disability.
 - b. (1) For purposes of this subsection:

"Qualifying condition or impairment of health" includes:

diseases of the upper respiratory tract and mucosae, including conditions such as conjunctivitis, rhinitis, sinusitis, pharyngitis, laryngitis, vocal cord disease, upper airway hyper-reactivity and tracheo-bronchitis, or a combination of such conditions;

diseases of the lower respiratory tract, including but not limited to bronchitis, asthma, reactive airway dysfunction syndrome, and different types of pneumonitis, such as hypersensitivity, granulomatous, or eosinophilic;

diseases of the gastroesophageal tract, including esophagitis and reflux disease, either acute or chronic, caused by exposure or aggravated by exposure;

diseases of the psychological axis, including post-traumatic stress disorder, anxiety, depression, or any combination of such conditions;

diseases of the skin such as contact dermatitis or burns, either acute or chronic in nature, infectious, irritant, allergic, idiopathic or non-specific reactive in nature, caused by exposure or aggravated by exposure; and

new onset diseases resulting from exposure as such diseases occurring in the future including cancer, chronic obstructive pulmonary disease, asbestos-related disease, heavy metal poisoning, musculoskeletal disease and chronic psychological disease.

"World Trade Center rescue, recovery, or cleanup operations" means the rescue, recovery, or cleanup operations at the World Trade Center site between September 11, 2001 and October 11, 2001.

"World Trade Center site" means any location below a line starting from the Hudson River and Canal Street, east on Canal Street to Pike Street, south on Pike Street to the East River, and extending to the lower tip of Manhattan.

(2) Notwithstanding any provision of subsection a. of this section or any other law to the contrary, for a member who participated, whether or not under orders or instruction by an employer to so participate, in World Trade Center rescue, recovery, or cleanup operations for a minimum of eight hours, permanent and total disability resulting from a qualifying condition or impairment of health shall be presumed to have occurred during and as a result of the performance of the member's regular or assigned duties and not the result of the member's willful negligence, unless the contrary can be proved by competent evidence.

A member who did not participate in such operations for a minimum of eight hours shall be eligible for the presumption provided that:

the member participated in the rescue, recovery, or cleanup operations at the World Trade Center site between September 11, 2001 and September 12, 2001;

the member sustained a documented physical injury at the World Trade Center site between September 11, 2001 and September 12, 2001 that is a qualifying condition or impairment of health resulting in a disability to the member that prevented the member from continuing to participate in World Trade Center rescue, recovery, or cleanup operations for a minimum of eight hours; and

the documented physical injury that resulted in a disability to the member that prevented the member from continuing to participate in World Trade Center rescue, recovery, or cleanup operations for a minimum of eight hours is the qualifying condition or impairment of health for which the member seeks a presumption under this subsection.

In order to be eligible for the presumption provided under this subsection, a member shall have successfully passed a physical examination for entry into public service, or shall present such sufficient evidence of one or more medical examinations or results performed within a reasonable period of time before or after entry into public service, which failed to disclose evidence of the qualifying condition or impairment of health that formed the basis for the permanent and total disability.

(3) A member who participated in the World Trade Center rescue, recovery, or cleanup operations for a minimum of eight hours and subsequently retired on a service retirement, special retirement, accidental disability retirement, or an ordinary disability retirement and thereafter incurred a disability caused by a qualifying condition or impairment of health which the medical board determines to be caused by participation in World Trade Center rescue, recovery, or cleanup operations shall be eligible to apply to the board of trustees to have the retiree's retirement allowance recalculated as an accidental disability retirement allowance for benefit payments on or after the date of the application, provided the retiree filed an application for such recalculation within [30] 180 days of the date that the retiree knew or should have known of the existence of such disability and its relation to the rescue, recovery, or cleanup operations. In order to be eligible for such recalculation, the retiree shall have successfully passed a physical examination for entry into public service, or shall present such sufficient evidence of one or more medical examinations or results performed within a reasonable period of time before or after entry into public service, which failed to disclose evidence of the qualifying condition or impairment of health that formed the basis for the disability.

If a retiree previously filed an eligibility registration form with the Police and Firemen's Retirement System and the retiree was denied because the retiree did not file within the required registration period ¹in effect prior to the effective date of P.L. , c. (pending before the Legislature as this bill)¹, the retiree shall be permitted to petition the board of trustees for reconsideration ¹[or shall be permitted to resubmit the previously submitted eligibility registration form to the board for the presumption or recalculation granted under P.L. , c. (pending before the Legislature as this <u>bill)</u> 1.

(4) The board of trustees ¹[shall] may ¹ promulgate rules and regulations ¹that the board determines are ¹ necessary to implement the provisions of this subsection ¹[and shall notify all members and retirants in the retirement system of the enactment of] ¹[this act,] ¹[P.L.2019, c.157 and the enactment of P.L., c. (pending before the Legislature as this bill), within] ¹[30] ¹[60] days of enactment. The board shall notify all members and retirants enrolled in the retirement system by letter sent via certified mail and shall be required to communicate, in an easily understood manner, the provisions of P.L., c. (pending before the Legislature as this bill), including the class of members and retirees impacted, the filing requirements, and the prescribed time limits] ¹.

A member or retiree shall not be eligible for the presumption or recalculation under this subsection unless ¹[within two years of the effective date of] ¹ [this act,] ¹[P.L.2019, c.157, or within two years after the effective date of P.L., c. (pending before the Legislature as this bill),] ¹ the member or retiree files a written and sworn statement with the retirement system on a form provided by the board of trustees thereof indicating the dates and locations of service. ¹[The board of trustees may approve filing extensions in two-year increments thereafter.] ¹

(5) This subsection shall apply regardless of whether the member or retiree, who is otherwise eligible, was enrolled in the retirement system at the time of participation in World Trade Center rescue, recovery, or cleanup operations as specified herein.

(cf: P.L.2019, c.157, s.2)

3. Section 10 of P.L.1965, c.89 (C.53:5A-10) is amended to read as follows:

10. a. Upon the written application by a member in service, by one acting in his behalf or by the State, any member may be retired, not less than 1 month next following the date of filing such application, on an accidental disability retirement allowance, provided, that the medical board, after a medical examination of such member, shall certify that the member is permanently and totally disabled as a direct result of a traumatic event occurring

during and as a result of the performance of his regular or assigned duties and that such disability was not the result of the member's willful negligence and that such member is mentally or physically incapacitated for the performance of his usual duties in the Division of State Police which the Superintendent of State Police is willing to assign to him.

A member with a preexisting and asymptomatic condition that is rendered symptomatic as a direct result of a traumatic event occurring during and as a result of the performance of the member's regular or assigned duties may be eligible for an accidental disability retirement allowance, provided that the traumatic event is caused by a circumstance external to the member and is the substantial contributing cause of the member's permanent and total disability.

The application to accomplish such retirement must be filed within 5 years of the original traumatic event, but the board of trustees may consider an application filed after the 5-year period if it can be factually demonstrated to the satisfaction of the board of trustees that the disability is due to the accident and the filing was not accomplished within the 5-year period due to a delayed manifestation of the disability or to the member's continued employment in a restricted capacity consistent with the nature of his disability in the Division of the State Police upon and at the written request of the superintendent, with the concurrence of the Attorney General, or to other circumstances beyond the control of the member.

- b. Upon retirement for accidental disability, a member shall receive an accidental disability retirement allowance which shall consist of:
- (1) An annuity which shall be the actuarial equivalent of his aggregate contributions and
- (2) A pension in the amount which, when added to the member's annuity, will provide a total retirement allowance of 2/3 of his final compensation.
- c. Upon the receipt of proper proofs of the death of a member who has retired on an accidental disability retirement allowance, there shall be paid to the member's beneficiary an amount equal to 3 1/2 times the final compensation received by the member in the last year of creditable service; provided, however, that if such death shall occur after the member shall have attained 55 years of age the amount payable shall equal 1/2 of such compensation instead of 3 1/2 times such compensation.
- d. Permanent and total disability resulting from a cardiovascular, pulmonary or musculoskeletal condition which was not a direct result of a traumatic event occurring in the performance of duty shall be deemed an ordinary disability.
- e. (1) For purposes of this subsection:
- 48 "Qualifying condition or impairment of health" includes:

diseases of the upper respiratory tract and mucosae, including conditions such as conjunctivitis, rhinitis, sinusitis, pharyngitis, laryngitis, vocal cord disease, upper airway hyper-reactivity and tracheo-bronchitis, or a combination of such conditions;

diseases of the lower respiratory tract, including but not limited to bronchitis, asthma, reactive airway dysfunction syndrome, and different types of pneumonitis, such as hypersensitivity, granulomatous, or eosinophilic;

diseases of the gastroesophageal tract, including esophagitis and reflux disease, either acute or chronic, caused by exposure or aggravated by exposure;

diseases of the psychological axis, including post-traumatic stress disorder, anxiety, depression, or any combination of such conditions;

diseases of the skin, such as contact dermatitis or burns, either acute or chronic in nature, infectious, irritant, allergic, idiopathic or non-specific reactive in nature, caused by exposure or aggravated by exposure; and

new onset diseases resulting from exposure as such diseases occurring in the future including cancer, chronic obstructive pulmonary disease, asbestos-related disease, heavy metal poisoning, musculoskeletal disease and chronic psychological disease.

"World Trade Center rescue, recovery, or cleanup operations" means the rescue, recovery, or cleanup operations at the World Trade Center site between September 11, 2001 and October 11, 2001.

"World Trade Center site" means any location below a line starting from the Hudson River and Canal Street, east on Canal Street to Pike Street, south on Pike Street to the East River, and extending to the lower tip of Manhattan.

(2) Notwithstanding any provision of subsection a. of this section or any other law to the contrary, for a member who participated, whether or not under orders or instruction by an employer to so participate, in World Trade Center rescue, recovery, or cleanup operations for a minimum of eight hours, permanent and total disability resulting from a qualifying condition or impairment of health shall be presumed to have occurred during and as a result of the performance of the member's regular or assigned duties and not the result of the member's willful negligence, unless the contrary can be proved by competent evidence.

A member who did not participate in such operations for a minimum of eight hours shall be eligible for the presumption provided that:

the member participated in the rescue, recovery, or cleanup operations at the World Trade Center site between September 11, 2001 and September 12, 2001;

the member sustained a documented physical injury at the World Trade Center site between September 11, 2001 and September 12,

11

2001 that is a qualifying condition or impairment of health resulting in a disability to the member that prevented the member from continuing to participate in World Trade Center rescue, recovery, or cleanup operations for a minimum of eight hours; and

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the documented physical injury that resulted in a disability to the member that prevented the member from continuing to participate in World Trade Center rescue, recovery, or cleanup operations for a minimum of eight hours is the qualifying condition or impairment of health for which the member seeks a presumption under this subsection.

In order to be eligible for the presumption provided under this subsection, a member shall have successfully passed a physical examination for entry into public service, or shall present such sufficient evidence of one or more medical examinations or results performed within a reasonable period of time before or after entry into public service, which failed to disclose evidence of the qualifying condition or impairment of health that formed the basis for the permanent and total disability.

(3) A member who participated in the World Trade Center rescue, recovery, or cleanup operations for a minimum of eight hours and subsequently retired on a service retirement, special retirement, accidental disability retirement, or an ordinary disability retirement and thereafter incurred a disability caused by a qualifying condition or impairment of health which the medical board determines to be caused by participation in World Trade Center rescue, recovery, or cleanup operations shall be eligible to apply to the board of trustees to have the retiree's retirement allowance recalculated as an accidental disability retirement allowance for benefit payments on or after the date of the application, provided the retiree filed an application for such recalculation within [30] 180 days of the date that the retiree knew or should have known of the existence of such disability and its relation to the rescue, recovery, or cleanup operations. In order to be eligible for such recalculation, the retiree shall have successfully passed a physical examination for entry into public service, or shall present such sufficient evidence of one or more medical examinations or results performed within a reasonable period of time before or after entry into public service, which failed to disclose evidence of the qualifying condition or impairment of health that formed the basis for the disability.

If a retiree previously filed an eligibility registration form with the State Police Retirement System and the retiree was denied because the retiree did not file within the required registration period ¹in effect prior to the effective date of P.L., c. (pending before the Legislature as this bill)¹, the retiree shall be permitted to petition the board of trustees for reconsideration ¹[or shall be permitted to resubmit the previously submitted eligibility registration form to the board for the presumption or recalculation

A5381 [1R]

12

1 granted under P.L. , c. (pending before the Legislature as this 2 <u>bill)</u>]¹. (4) The board of trustees ¹[shall] may ¹ promulgate rules and 3 regulations ¹that the board determines are ¹ necessary to implement 4 the provisions of this subsection ¹ [and shall notify <u>all</u> members and 5 6 retirants in the retirement system of the enactment of] this act,] 7 ¹[P.L.2019, c.157, and the enactment of P.L., c. (pending before the Legislature as this bill), within [30] [60 days of 8 9 The board shall notify all members and retirants 10 enrolled in the retirement system by letter sent via certified mail 11 and shall be required to communicate, in an easily understood manner, the provisions of P.L., c. (pending before the 12 13 Legislature as this bill), including the class of members and retirees 14 impacted, the filing requirements, and the prescribed time limits 1¹. 15 A member or retiree shall not be eligible for the presumption or recalculation under this subsection unless ¹ within two years of the 16 17 effective date of 1 this act, 1 P.L.2019, c.157, or within two years after the effective date of P.L. , c. (pending before the 18 Legislature as this bill), 1 the member or retiree files a written and 19 20 sworn statement with the retirement system on a form provided by 21 the board of trustees thereof indicating the dates and locations of 22 service. ¹ The board of trustees may approve filing extensions in two-year increments thereafter.]1 23 24 (5) This subsection shall apply regardless of whether the member 25 or retiree, who is otherwise eligible, was enrolled in the retirement 26 system at the time of participation in World Trade Center rescue, 27 recovery, or cleanup operations as specified herein. 28 (cf: P.L.2022, c.77, s.1) 29 30 4. This act shall take effect immediately. 31 32 33 34 Provides medical documentation requirement for certain 35 36

Provides medical documentation requirement for certain members of PERS, PFRS, and SPRS to receive accidental disability retirement allowance for participation in 9/11 World Trade Center rescue, recovery, or cleanup operations; removes filing deadline.

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