

PERMANENT DISABILITY BENEFIT

This Leaflet provides general information on your NPPF Permanent Disability benefits.

What is “Permanent Disability”?

Disability under the National Pension & Provident Fund Plan is based on your incapacity to work and earn. You will be entitled to disability benefits provided you fulfill the **all** of the following conditions:

- ☞ You are permanently disabled;
- ☞ You cannot perform the work you were doing before becoming disabled;
- ☞ You cannot be engaged in any gainful employment;
- ☞ A committee of authorized medical doctors certifies you as permanently disabled;
- ☞ You have worked a minimum of three years;
- ☞ You and your employer have made at least a minimum of 36 monthly contributions prior to your becoming disabled.



How much will a disabled person get?

If you are disabled while in service, you will be entitled to a monthly disability benefit equivalent to 30 percent of Average Civil Service Salary Index (ACSSI).

When do disability benefits start and for how long?

You will be paid a disability benefit from the date of disability until you recover or attain the minimum civil service retirement age or death whichever is earlier.

Upon attaining the minimum civil service retirement age, you will be presumed retired and receive the normal pension benefits due on retirement.

Medical Examination

- ◆ If you are applying for a permanent disability benefit you will be required to undergo medical examinations as may be prescribed under the National Pension and Provident Fund Plan Rules and Regulations or any instructions or orders issued by the National Pension and Provident Fund from time to time.



GENERAL INFORMATION FOR APPLICATION OF DISABILITY BENEFITS

How do you apply for disability benefits?

On your becoming disabled you must obtain a letter from your employer directing the NPPF to pay disability benefits along with the completed following documents:

- ☞ Disability Application Form DII in duplicate
- ☞ Two passport photographs for preparing your Pension Identity Card
- ☞ Office Order from your employer on becoming disabled
- ☞ Relieving Order from your employer
- ☞ Refund of Provident Fund Form
- ☞ Audit Clearance from the Royal Audit Authority for civil servants and other members as per directives of respective organizations
- ☞ Last Pay certificate
- ☞ Clearance from the Ministry of Finance (only officials in BCSR Grad III and above)
- ☞ No due clearance from Financial Institutions
- ☞ A copy of Citizenship Identity Card
- ☞ A copy of marriage certificate, if applicable.
- ☞ Medical certificate for disability

How do you submit the documents to NPPF?

You or your representative should submit the documents in person or through mail to the NPPF. Once all papers are submitted to the NPPF you or your representative should insist for an acknowledgement receipt from the Despatch Section of the NPPF.

How do you open your Pension Savings account?

The NPPF will verify all your necessary documents and information. If all documents and information are in place,

the NPPF will recommend the opening of a Pension Savings Account with the Bank of Bhutan branch of your choice. For this you or your representative need to complete the following forms as required under the Pension Delivery System:

- **Letter of Lien** Form-IV
- **Letter of Undertaking** Form-V

The NPPF will forward Forms IID, IV and V along with the following forms to the Bank of Bhutan for opening of Pension Savings Account:

- Form-III: Form for Opening of Pension Savings Account with the Bank of Bhutan
- Form VI: Confirmation of Pension Saving Account by the Bank of Bhutan

After you have opened your Pension Savings Account, the Bank will complete and forward Form-VI to the NPPF.

When do you receive the disability benefit?

The NPPF will process your disability benefits only after receiving your Pension Savings Account confirmation and issuing you with a **Pension Identity Card** in order to effect your disability benefits. The paying Bank branch will credit your disability benefit payable monthly to your Pension Savings Account within the 1st and 5th day of each month. Your **Pension Identity Card** and your **Bank Pass Book** must be produced to the Bank every time you or your representative visits the Bank to withdraw your Disability Benefits.

OFFICIAL NOTICE: *This pamphlet is for illustrative and explanatory purposes only. In all cases the Rules & Regulations of the National Pension & Provident Fund Plan will prevail for compliance.*

NATIONAL PENSION & PROVIDENT FUND *SECURITY IN OLD AGE*



SAVE AS YOU EARN

EXPLANATION OF DISABILITY PENSION BENEFITS