

Eligibility Rules After Short Term Disability

For the months in which you are receiving short-term disability benefits, your coverage is continued on a “zero pay” basis. Any reported work hours that would have been used for continued eligibility during those months will be carried forward and applied to the applicable test period (s) after your short-term disability benefits end so you don’t lose credit for those work hours. The 300-hour requirement for continued coverage will apply to months following the end of your short-term disability period.

Test Period	Eligibility Month
Jan/Feb/Mar	June
Feb/Mar/Apr	July
Mar/Apr/May	August
Apr/May/Jun	September
May/Jun/Jul	October
Jun/Jul/Aug	November
Jul/Aug/Sep	December
Aug/Sep/Oct	January
Sep/Oct/Nov	February
Oct/Nov/Dec	March
Nov/Dec/Jan	April
Dec/Jan/Feb	May

TOLEDO ELECTRICAL WELFARE FUND

IBEW Local No. 8
NECA-OHIO/MICHIGAN CHAPTER

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SHORT TERM DISABILITY AND TOTAL & PERMANENT DISABILITY

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Definition of Short Term Disability —

A non-occupational illness or injury that prevents you temporarily from performing the essential duties of your occupation.

How to Apply for Short Term Disability

Members can contact the Funds office or log onto our website at www.electricalfunds.org to obtain the following forms required to apply for benefits:

- ◆ Disability Claim Form
- ◆ Authorization for Release of Information Form
- ◆ ACH/Direct Deposit Form (If not already on file)

Plan Design

Benefits are paid on a weekly basis, for a **maximum of 26 weeks**. The amount is equal to 50% of the base wage at 40 hours per week with Social Security and Medicare taxes being withheld. There are special rates for Class 26. Please call the Funds office for more information. The “base wage” is the JIW rate or the applicable percentage based on apprentice classification.

If your disability is due to an injury/accident, the benefit is payable immediately. If your disability is due to an illness, you have a one (1) week waiting period. The one (1) week waiting period is satisfied if you are off work due to your disabling condition and this has been verified by a physician.

In order to reapply for the same injury/illness and receive a new 26-week benefit period, you must return to work for at least two (2) continuous weeks.

Please Keep in Mind

- ◆ The Benefit week is Monday thru Friday and applications are due by 5 p.m. Friday for the preceding week.
- ◆ Your physician will be ***required*** to complete a disability continuation form ***every 4 to 6 weeks***. This form ***must*** be received in our office by 5 p.m. Friday for the preceding week in order to continue receiving disability payments.
- ◆ Benefits are taxable income for which tax documents will be provided. Tax levy or child support orders will affect your benefit amount.
- ◆ All disability benefit payments are made by direct deposit. No paper checks will be issued.
- ◆ Benefits are paid every Monday and are deposited into the bank account you designate. Deposits typically post on Tuesday. If Monday is a holiday, deposits will post on Wednesday.
- ◆ If you have current active eligibility in the Plan and your disability is not work-related, you may be eligible.
- ◆ You cannot collect the ERP (Employee Retention Program) benefit and disability at the same time.
- ◆ If the disability is due in whole or in part to another person’s or entity’s negligence, you will be required to reimburse the Plan the short-term benefits paid to you out of any settlement or judgement proceeds you receive.

Return to Work

You must provide our office with a return to work slip from your physician when released back to work with no restrictions.

Total & Permanent Disability

If a short-term disability claim has been “maxed out” by reaching the 26-week maximum, weekly paid monetary benefits will stop. Eligibility in the Health & Welfare Plan will no longer be placed on hold and soon, without your return to work, you may be required to make a self-pay to maintain insurance benefits. (Please refer to Eligibility Rules found on back of this page)

At any time, if one’s physician advises them that the disability will prevent them from working beyond 26 weeks, they may apply for Total and Permanent Disability. This application is voluntary. Because it can take sometime to get approved, it is recommended that this application be submitted as soon as it appears likely the 26-week benefit maximum will be exceeded.

Please keep in mind that Total and Permanent Disability, if approved, will not award a continued monetary weekly benefit. It will, however, entitle you to the Early Retiree health plan provisions and associated self-pay rate.

Members can contact the Funds Office or log onto our website at www.electricalfunds.org to obtain the Total & Permanent Disability application. You must complete and file this form in order to be considered for benefits.

Other Considerations

You may want to consider contacting Social Security to apply for Social Security/Disability benefits. SSDI will potentially provide a monetary benefit on a long-term basis, if they find you to be eligible.

SOCIAL SECURITY ADMINISTRATION
800.772.1213
www.socialsecurity.gov