

Short Term Disability Benefits

If you become disabled and can't work due to a non-work related illness or injury, the Plan provides employees with a weekly payment and contribution hours credit. See the Active Plan Schedule of Benefits on [page 30](#).

If an employee is eligible for Active Plan benefits in the coverage quarter in which he becomes disabled, the Plan will credit you with a maximum of 40 contribution hours to the Welfare Fund for each calendar week of disability up to a maximum of 52 weeks.

For more information or to request a Short Term Disability claim form call the Health Benefits Department, Monday – Friday from 8am to 4:30pm (CT) at 312-787-9455, Menu Option 3, or to print the form yourself, visit the Fund's website at www.crccbenefits.org.



Eligibility for Short Term Disability

To be eligible for the Short Term Disability benefit you must meet all of the following requirements.

- An employee must be eligible for benefits at the time he becomes disabled.
- During the entire period of disability, you must be under the active care of a licensed physician;
- You may not be receiving a **Pension Plan** benefit; and
- A fully completed original "Short Term Disability Claim Form" must be received by the Health Benefits Department.

What You Must Do to Receive Benefits

1. Contact the Health Benefits Department and request a claim form for Short Term Disability benefits, or find the Short Term Disability Claim Form online at www.crccbenefits.org.
2. Complete the Short Term Disability Claim Form in its entirety. Print clearly in blue or black ink and answer all questions to Part 1, Part 2 and Part 3. Have your attending physician complete Part 4. If the form is not legible, if a question is left unanswered or the

form has not been signed, it will be returned to you for completion. The Short Term Disability Claim Form is not valid unless it is signed and dated by you and your attending physician. Incomplete forms will be returned for completion and will result in a delay of your benefits.

3. Mail or fax the completed Short Term Disability Claim Form to the Fund Office as follows:

Via Mail: Chicago Regional Council
of Carpenters Welfare Fund
Attn: Health Benefits Dept.
12 East Erie Street
Chicago, IL 60611

Via Fax: 312-951-1515

Via Email: Disability@crccbenefits.org

NOTE: An employee may be required to submit to a physical examination by a physician selected by the Fund in order to verify that the employee is disabled. The cost of the examination and any related medical expenses will be paid for by the Fund.

When Benefits Begin

Weekly payments and credit of contribution hours for a **Non-Occupational Illness** begin on the eighth calendar day after the employee first becomes disabled; if you are disabled for 4 weeks or longer, benefits are payable beginning on the first full day of your disability.

Weekly payments and credit of contribution hours for a **Non-Occupational Injury** begin from the first full day of the Disability.

Occupational (work related) injuries are not eligible for the weekly benefit payment, but may be eligible for credit of welfare hours. Credit of contribution hours for an occupational injury or illness begins the day after the date your physician certifies you as disabled.

About Your Benefits

Maximum Period: The employee will receive a weekly payment and credit of a maximum of 40 contribution hours to the Plan for each calendar week of proven disability up to a maximum of 52 weeks (2,080 hours) during the period of time the employee remains disabled for any single period of continuous disability for the same non-occupational illness or injury.

Continuous Disability: Non-Occupational Disabilities occurring in any twelve (12) month period of time are considered as one and the same claim if the disability is for the same non-occupational illness or injury. All periods for the same injury or illness in aggregate are limited to the 52 week maximum period.

Subsequent Disability: A new claim for non-occupational Short Term Disability Benefits will begin only if the following two criteria are met:

- A subsequent disability is due to a non-occupational illness or injury unrelated to the previous Disability and is separated by a return to work for at least 200 hours of covered employment with one or more employers.
- If a subsequent disability is caused by a non-occupational illness or injury related to a previous illness or injury, the employee must first provide proof that he has recovered from the previous illness or injury and remained non-disabled for a period of at least twelve (12) consecutive months before the employee will qualify for a new Claim for a Short Term Disability payment and credit of contribution hours for a non-occupational illness or injury.

Worker's Compensation Cases Only:

Occupational (work related) injuries are not eligible for the weekly benefit payment, but may be eligible for credit of welfare hours (see below).

If you are filing for credit of disability welfare hours for an occupational injury or illness that occurred more than 12 weeks ago, it will be necessary for you to provide copies of all your

Worker's Compensation loss wage Temporary Total Disability (TTD) check stubs. In lieu of TTD check stubs, you may also submit a ledger or benefit summary letter from the Worker's Compensation carrier that details all loss wage benefits paid to you. Please include this information along with your completed Short Term Disability Claim form.

When Short Term Disability Checks Are Issued

Short Term Disability checks and/or credit of welfare hours are issued within five (5) business days of the Health Benefit Department's receipt of the original Short Term Disability Claim form. Short Term Disability checks are issued on Thursdays.

Tax Withholdings

The Plan will follow Federal and state tax withholding rules when paying an employee's weekly payment for Non-Occupational Short Term Disability Benefits.

Who Is Not Eligible for Short Term Disability Benefits

- An employee on continuation coverage under COBRA
- An employee covered under the Low Cost Medical Plan
- The employee's spouse or dependent child

Short Term Disability Benefits Terminate at Retirement

An employee will not be eligible to receive more than six (6) days of the Short Term Disability benefit (weekly payments and/or credit of contribution hours) in any month in which the employee starts receiving pension benefit.