The Plan provides Benefits for Short Term Disability as provided in this Article IX.

**Weekly Payment and Credit of Contribution Hours for a Non-Occupational Illness or Injury**

The Active Plan provides an Employee with a weekly payment and credit of contribution hours for a Non-Occupational Illness or Injury (called "Non-Occupational Short Term Disability Benefits" or "Non-Occupational Disability") as determined by the Trustees from time to time and provided in the Schedule of Benefits for the Active Plan, see Appendix A. The following conditions apply:

(A) An Employee may receive a weekly payment and credit of contribution hours while Disabled, if an Employee suffers a Non-Occupational Disability that began in a Coverage Quarter in which the Employee is eligible for benefits and is not a Retiree. The following conditions apply:

1. **Maximum Period:** The Employee will receive a weekly payment and credited with a maximum of 40 contribution hours to this 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.

2. **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 and limited to the 52 week maximum period.

3. **Subsequent Disability:** A new Claim for Non-Occupational Short Term Disability Benefits will begin only if the following two criteria are met:

   a. 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.

   b. If a subsequent Disability is caused by a Non-Occupational Illness or Injury related to a previous Illness or Injury, the Employee must provide proof that the Employee 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 weekly payment and credit of contribution hours for a Non-Occupational Illness or Injury.

(B) The required forms must be completed in full by the Employee and the Employee’s attending Physician to apply for Non-Occupational Short Term Disability Benefits. Periodic completion of a recertification Claim form must be completed in full by the Employee and Employee’s attending Physician to continue to qualify for the weekly payment and credit of contribution hours for a Non-Occupational Illness or Injury.
(C) 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.

(D) Weekly payments and credit of contribution hours for a Non-Occupational Illness begin from the eighth (8th) calendar day after the Employee first becomes Disabled, except if the Employee is continuously Disabled for four (4) weeks or longer, benefits are payable beginning as of the first full day of a Disability.

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

(F) 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.

(G) Weekly payments and credit of contribution hours for a Non-Occupational Illness or Injury Terminate at Retirement: A Participant will not be eligible to receive more than six (6) days of Non-Occupational Short Term Disability Benefits in any month in which the Participant becomes a Retiree. Such Retiree will not be eligible to receive any further Non-Occupational Short Term Disability Benefits.

Credit of Contribution Hours for an Occupational Illness or Injury

The Active Plan provides an Employee with credit of contribution hours for an Occupational Illness or Injury (called "Occupational Short Term Disability Benefits" or "Occupational Disability") as determined by the Trustees from time to time and provided in the Schedule of Benefits for the Active Plan, see Appendix A. A weekly payment is not available for an Occupational Illness or Injury during a period an Employee is receiving Temporary Total Disability ("TTD") under the Worker's Compensation Act. The following conditions apply:

(H) An Employee may receive credit for contribution hours while Disabled, if an Employee suffers an Occupational Illness or Injury that began in a Coverage Quarter in which the Employee is eligible for benefits and is not a Retiree. The following conditions apply:

1. Maximum Period: The Employee will be credited with a maximum of 40 contribution hours to this Plan for each week of proven Occupational 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 Occupational Illness or Injury.

2. Continuous Disability: 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 Occupational Illness or Injury and limited to the 52 week (2,080 hours) contribution hour credits.

3. Subsequent Disability: A new Claim for Occupational Short Term Disability Benefits will begin only if the following two criteria are met:

   a. A subsequent Occupational Disability is due to an 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.
(b) If a subsequent Disability is caused by an Occupational Illness or Injury related to a previous Occupational Illness or Injury, the Employee must provide proof that the Employee 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 to file a new Claim for Occupational Short Term Disability Benefits.

(I) The required forms must be completed in full by the Employee and the Employee's attending Physician to apply for credit of contribution hours. Periodic completion of a recertification Claim form must be completed in full by the Employee and Employee's attending Physician to continue to qualify for credit of contribution hours for an Occupational Short Term Disability Benefits.

(J) 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.

(K) Credit of contribution hours for an Occupational Illness is credited as of the eighth (8th) day after the Employee first becomes Disabled, except if the Employee is continuously Disabled for four (4) weeks or longer, contribution hours are credited beginning as of the first full day of a Disability.

(L) Credit of contribution hours for an Occupational Injury are credited from the first full day of the Disability.

(M) Credit of contribution hours terminate at Retirement: A Participant will not be eligible to receive more than six (6) days of credit of contribution hours for an Occupational Illness or Injury in any month in which the Participant becomes a Retiree. Such Retiree will not be eligible to receive any further credit of hours.

(N) The Plan will not pay medical benefits for an Occupational Illness or Injury.

**Short Term Disability Benefits under COBRA**

Short Term Disability Benefits are not available under COBRA Continuation Coverage.

**Short Term Disability Benefits under the Low Cost Medical Plan**

Short Term Disability Benefits are not available under the Low Cost Medical Plan.

**Short Term Disability Benefits under the Retiree Plan**

Short Term Disability Benefits are not available under the Retiree Plan, except as noted above.