

Unable to work due to an injury or illness?

You may qualify for an extension of your eligibility for benefits.

According to the rules of the Plan, if an active employee becomes disabled for a period of at least 7 consecutive days, he may apply for Disability Hours credit. In order to qualify for Disability Hours Credit, all of the following requirements must be met:

1. The disability must be due to injury or illness which prevents the employee from performing the normal duties of his occupation.
2. The disability must be certified by a licensed Physician (M.D.).
3. The written certification of disability must be submitted to the Administrative Office **no later than 30 days following the date the employee became disabled.** (*Form enclosed*).
4. The employee must have been eligible, other than as COBRA or self-pay, during the month in which he became disabled.

The maximum number of disability hours that can be credited during a calendar month is 110. Disability hour's credit may be given for a maximum of 13 weeks in any twelve consecutive calendar months period.

Please complete the employee portion of the **enclosed Evidence of Disability Form**, have your doctor complete the "Attending Physician Statement", and **return the completed form to the Administrative Office** immediately.

Upon the Administrative Office's receipt of a completed Evidence of Disability Form, your Hour Bank may be credited with Disability Hours at a rate of 27.5 hours for each week you are disabled, to a maximum of 13 weeks (357.50 hours).

At the expiration of the maximum disability crediting period, or earlier, should recovery from disability occur, any hours left in your Hour Bank will be used to continue eligibility.

If you are still disabled or unemployed at the time your eligibility ceases, you may be entitled to continue your coverage by either: 1) enrolling in the Disabled or Unemployed Self-pay Program at a reduced benefit level (Plan B), or, 2) continue your current Plan A level of benefits under COBRA. **If you choose to enroll in the Self-Pay Program, a completed application and check in the amount of \$250 must be received in the Administrative Office no later than the 20th of the month prior to the month of coverage.**

If you have any questions regarding this matter, please contact the Eligibility Department of the Administrative Office at 1-800-947-4338.

