



Frequently Asked Questions IBEW Short & Long Term Disability

When am I eligible for the benefit?

- a. You are eligible for benefits after you have worked 125 or more reported hours in a single month.

What happens to the hours I work prior to becoming eligible?

- a. All hours worked prior to becoming eligible are accrued in an hour bank and can be used once you meet the eligibility requirement of 125 reported work hours in a single month.

Once I am eligible, what happens if I don't report 125 work hours in a month?

- a. You can continue to be eligible if you are not working 125 hours in a month as long as the combination of your hours worked and your accrued hours in the hour bank is equal to or greater than 125 hours.

Example: You report 100 hours worked in January and have 75 hours accrued in your hour bank. You will use 25 of the accrued hours to make you eligible for benefits and have 50 hours remaining in the bank.

How long are the hours saved in the bank and when can I use those hours?

- a. Hours will continue to be accrued for as long as you are actively working. Once you stop working the accrued hours will be saved for 24 months.
- b. You can utilize the hour bank once you report 125 work hours in a given month.

What is the benefit?

- a. There are two types of benefit, Short Term and Long Term Disability
 - Short Term Disability pays a weekly benefit and Long Term Disability pays a monthly Benefit
 - Both pay a benefit equal to 60% of your weekly or monthly earnings when you are actively reporting 125 hours in a given month.
 - Both will also pay a 60% benefit if you are working but need to utilize the hour bank to meet the 125 hour eligibility.
 - If you are not reporting any hours worked but have at least 125 hours accrued in the hour bank, your benefit is 50%.

What happens if I keep working past the age of 65?

- a. As long as you are actively reporting work hours or use the hour bank to maintain eligibility you can qualify for a benefit regardless of your age.

<u>Age at Disability</u>	<u>Maximum Benefit Period</u>
Less than Age 60	To Age 65 or SSNRA
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and Over	12 months

Is there a maximum benefit that will be paid?

- a. The short term disability pays a weekly maximum of \$750. The Long Term Disability pays a monthly maximum of \$3,250.

What is the percentage of earnings based on?

- a. Your benefit will be based on your average monthly earnings prior to the disability date.

Am I covered for accidents that happen at work?

- a. Yes. Long Term Disability will pay a benefit if you are injured at work but it will be offset by any workers comp payment you receive. Short Term Disability does not pay a benefit for accidents that occur at work because it is covered by worker comp.

Are off the job injuries covered?

- a. Yes both short term and long term disability cover injuries that occur off the job.

Is there a pre-existing condition limitation?

- a. Yes, only for your first 12 months of eligibility. A Pre-Existing condition is one that you received treatment for 3 months prior to becoming eligible. All other disabilities that occur in the first 12 months of coverage are covered per the terms of the contract without pre-existing limitations.

Who is paying for this benefit?

- a. You are paying for this benefit but the employer is submitting it on your behalf via payroll deduction.

Will my benefit be taxed?

- a. No, the benefit you receive is tax free.

Why is the benefit “mandatory” to all members?

- a. The benefit is mandatory so that the insurance carrier can offer the coverage at a lower cost. The more individuals that participate, the lower the cost of coverage is per member. This is why this plan is being marketed to other IBEW trusts.

Can I still get a benefit if my disability allows me to work part time or on restricted duty?

- a. Yes, this coverage is very flexible. It will continue to pay a benefit if you are working limited hours or performing limited duties.

Can I work somewhere outside the trade and maintain coverage?

- a. Yes, as long as your hour bank has enough accrued hours to maintain coverage.

The contract states that my disability benefit will be offset by other sources of income. What are these sources?

- a. Other Sources Include
 - Social Security Disability Benefits
 - Workers Compensation Benefits
 - Return to work earnings where the combination of the disability benefit and return to work earnings exceeds 100% of your pre-disability earnings. (The benefit will allow you to earn up to 100% of your pre-disability earnings but not more than that)

If I am disabled do I have to continue to make premium payments?

- a. No. If you are receiving a benefit your monthly premiums are waived.