

IBEW Local 38 Fringe Benefit Funds Inc.



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Weekly Disability Benefit Fact Sheet

Who is Entitled?

- ❖ Local 38 Commercial Inside or Teledata Active member who has become disabled due to an illness or accident and is continuously under the direct care of a Physician. If you are collecting unemployment, you are not eligible for the Weekly Disability benefit. If related to the Workers' Compensation case, you are entitled to Hour Credit only.

What does the Benefit Include?

- ❖ \$50 per day Gross Pay, seven days a week
 - FICA taxes are taken out.
- ❖ Hour Credit – Up to 130 prorated hour credit per work month towards Health Eligibility.
- ❖ Maximum benefit of 26 weeks payable while under the direct care of a Physician.

When is the Benefit Paid?

- ❖ There is a waiting period that starts on the day the disability commenced.
- ❖ There is a 7 day waiting period for an illness with the payments starting on the 8th day.
- ❖ There is a 2 day waiting period for an accident with the payments starting on the 3rd day.
- ❖ Checks are processed every Tuesday morning out of the Fund Office.

How to Apply?

1. Contact the Fund Office for the Application and Hour Release Form.
2. Have the Application filled out per below:
 - The top part of the front side of the application, the member fills out.
 - The bottom part of the front side of the application, the employer fills out.
 - The back of the application is where the Physician fills out.

To avoid any delays in the processing of the benefit:

- Please make sure the Physician provides appropriate notes documenting sickness/injury.
 - Please make sure a Return to Work date is provided.
 - Please make sure the Physician signs and provides facility information at the bottom of the form.
3. Sign the Hour Release Form which allows us to alert the Union Hall of your absence.
 4. Return Application and Hour Release Form to the Fund Office.

Am I still eligible if I applied for Weekly Disability Benefits before?

- ❖ Subsequent claims are eligible if it is due to causes *entirely unrelated to the previous claim* and commences after a return to full-time active work.

Continuing Weekly Disability Benefits?

- ❖ Attending Physician Statement must be updated every six weeks to continue benefits. Final payment letters are sent out with your last check before your Return-to-Work date. Please have your Physician send in an updated copy if the Physician needs to extend the return-to-work date.

Returned to Work early?

- ❖ Call the Fund Office to alert us if you are returning to work early to avoid overpayments.

Taxes

- ❖ Weekly Disability is an income benefit. A W2 will be issued for benefits paid.

Please refer to the Summary Plan Description for more in-depth detail or call the Fund Office at 216-431-7738

Pension Fund • Health & Welfare Fund • 401(k) Plan

