

## **WELFARE PLAN - LOSS OF TIME BENEFITS**

The Welfare Plan can help replace part of your income if you become disabled and cannot work. Loss of Time Benefits help you meet your financial obligations when you are unable to work because of a non-occupational accident or illness. To receive this benefit, you must be eligible under the Plan, totally disabled, unable to perform your job, and under the care of a medical doctor. Loss of Time Benefits are **not** covered under COBRA continuation coverage.

Benefits begin on the first day of your injury or illness. Successive periods of disability not separated by a return to active employment of at least 90 consecutive days will be considered as one period of disability.

Your weekly Loss of Time Benefits cannot begin until a claim form is completed by you and your physician and returned to the Administrative Office. In addition, you must submit an updated claim form to the Administrative Office every four weeks. No benefits are payable if Workers Compensation or similar benefits are available.

For Active Participants, the maximum benefit you may be eligible to receive is \$600 per week for up to 26 weeks of disability.

For Non-Bargained participants, the weekly amount is a percentage of your weekly salary, up to a maximum of \$600 per week for up to 26 weeks of disability. The percentage is equivalent to:

$$\frac{\text{A Journeyman Laborer's Weekly Loss of Time Benefit}}{\text{The Journeyman Laborer's Weekly Wages}}$$

### **Credited Hours While Temporarily Disabled**

#### **Active Participants**

If you are receiving Loss of Time Benefits, Workers' Compensation Benefits or benefits under an occupational disease act because of an injury or illness, you will continue to earn hours in a contribution quarter. Welfare hours will be credited to the contribution quarter at a rate of 40 hours per week. The maximum number of hours for which you will be credited during any illness or injury is 1,040 hours. You will be credited with these hours only if you provide the Administrative Office with a written statement from your physician that you are disabled.

#### **Non-Bargained Participants**

If you are receiving Loss of Time Benefits, Workers' Compensation Benefits or benefits under an occupational disease act because of an injury or illness, your eligibility shall continue on a month to month basis while you remain employed and while the required contribution is made to the Administrative Office by your employer.