



## I.A.T.S.E. Local 52

# Short Term Disability Plan Overview <sup>1</sup>

### Coverage

Benefit Amount	Eligibility Requirements
\$225.00 Weekly	See Below

### Eligibility Requirements

Members in good standing working at least:	
Hours With Local 52	Lookback
520	6 calendar months ending on the most recent December 31st
1,040	12 calendar months ending on the most recent December 31st
2,080	24 calendar months ending on the most recent December 31st

#### What is Short Term Disability insurance?

**Short Term Disability (STD)** insurance can help you replace a portion of your income during the initial weeks of a Disability, after the elimination period.

#### How is “Disability” defined under the Plan?

Generally, you are considered disabled and eligible for short term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with the requirements of the treatment and you are unable to earn more than 80% of your pre-disability earnings at your own occupation.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance.

#### When do benefits begin and how long do they continue?

Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. The elimination periods are/is as follows:

**For Injury:** 30 days.

**For Sickness (includes pregnancy):** 30 days.

Benefits continue for as long as you are disabled up to a maximum duration of 6 months.

If you are enrolled in the optional voluntary long term disability plan your STD claim will automatically transition to LTD after the 90 elimination period. The total combined benefit between the STD plan and the optional voluntary LTD

## Answers to Some Important Questions...

### Q. Can I still receive benefits if I return to work part time?

A. Yes. As long as you are disabled and meet the terms of your Disability plan, you may qualify for adjusted Disability benefits.

Your plan offers financial and Rehabilitation incentives designed to help you to return to work when appropriate, even on a part-time basis when you participate in an approved Rehabilitation Program. While disabled, you may receive up to 100% of your pre-disability earnings when combining benefits, Rehabilitation Incentives, other income sources such as state disability benefits, and part-time earnings.

With the Rehabilitation Incentive you can get a 10% increase in your weekly benefit.

If you work or participate in a rehabilitation program while disabled, following the 4th weekly benefit payment, the Family Care Incentive provides reimbursement up to \$100 per week for eligible expenses, such as child care.

You may be eligible for the Moving Expense Incentive if you incur expenses in order to move to a new residence recommended as part of the Rehabilitation Program. Expenses must be approved in advance.

### Q. Are there any exclusions to my coverage

A. Yes. Your plan does not cover any Disability which results from or is caused or contributed to by:

- Elective treatment or procedures, such as cosmetic surgery, sex-change surgery, reversal of sterilization, liposuction, visual correction surgery, in-vitro fertilization, embryo transfer procedure, artificial insemination or other specific procedures. However, pregnancies and complications from any of these procedures will be treated as a sickness.
- War, whether declared or undeclared, or act of war, insurrection, rebellion or terrorist act;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of or attempt to commit a felony.

### Questions regarding this plan? Need to file a claim?

Contact our Insurance Broker:

**MBM Insurance Services, Inc.**

**Office – 516-795-8248**

**Fax – 516-795-4392**

**[www.mbminsurance.com](http://www.mbminsurance.com)**

Coverage currently underwritten by:  **MetLife**

<sup>1</sup> The Plan Overview provides only a brief overview of the STD plan. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.