

## LOSS OF TIME (DISABILITY BENEFITS)

- You must be Totally Disabled as a result of a non-occupational Injury or Sickness and be completely unable to perform each and every duty of your occupation or employment
- You must be covered under the regular medical Plan on the date your Total Disability begins
- 7 day waiting period unless hospitalized overnight on day 1
- Weeks 1-6 paid at the lesser of 65% of Employee's actual weekly wage or 65% of current average journeyman wireman's weekly wage
- Weeks 7-52 at the lesser of 65% of Employee's actual weekly wage to a maximum of the current MN unemployment compensation
- Week 7 you can apply to draw monies from the Subfund account \$300.00 per week less taxes
  - This is a separate application that needs to be requested from the Benefits Office. Checks issued weekly on Monday
- Maximum of 52 week benefit per occurrence with a lifetime maximum of 104 weeks
- Payments are issued on the 1<sup>st</sup> and the 15<sup>th</sup> of each month by a manual check
- Medicare and Social Security tax withheld, you will receive a tax form at year end. You should consult a tax advisor if you have questions on additional taxes being due
- Healthcare and Pension hours credited for each day out on Loss of Time(disability)

## HOW TO APPLY FOR LOSS OF TIME (DISABILITY)

- Contact the Benefits Office to request an application
- Go to the Benefits Office website  
[www.ibew292benefits.org](http://www.ibew292benefits.org)  
Once on the website go to the “forms tab”  
Scroll down to Disability forms and print appropriate application: Loss of Time or Loss of Time (mental/chemical dep)
- You will complete a section, your employer will complete a section, and your doctor will complete a section

**\*\*\*\*\*YOU MUST REQUEST YOUR DOCTOR PRINT A COPY OF YOUR MEDICAL RECORDS REGARDING THE CONDITION YOU ARE BEING TAKEN OUT OF WORK FOR\*\*\*\*\***

- Once you have all the completed applications and medical records mail them to the Benefits Office for review.  
Review can take up to 90 days but we try to process as quickly as possible