IBEW 292 Benefits Office

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Disability Information Sheet

(Full plan language in the Summary Plan Description)

General Information

- Benefits apply to **members only** (not spouses or dependents)
- You must be deemed Totally Disabled from your occupation by a Physician

Required forms:

- Loss of Time Application – Healthcare Provider
- Loss of Time Application – Employee & Employer
- Must complete all forms in full and submitted with relevant medical records related to diagnosis

Members are responsible for:

- Obtaining all medical records related to their condition
- Ensuring paperwork is properly completed and return to the Benefits office
- If extension needed member must provider medical letter to Benefits office and/or return to work sooner than expected

Waiting Period & Benefit Payments:

- **7-day waiting period**: no payment for the first 7 days of disability
- **Exception:** If hospitalized/admitted, waiting period is waived (payment begins on day 1)

First 6 weeks: paid **65%** of the lesser of:

- Your weekly wage, OR
- The average weekly wage of a Journeyman

After 6 weeks:

- Benefit reduces to **MN unemployment** wage rate.
- **Waiting period counts toward the 6 weeks**: if you serve the waiting period, you receive only 5 weeks at 65%

Maximum duration:

- Up to 52 weeks per occurrence
- 104 weeks lifetime maximum

Additional Requirements:

- After **26 weeks (6 months)**, you must apply for **Social Security Disability**

Check issuance:

- Paid on the **1st** of each month
- If date falls on non-business day → next business day
- Prepayment of future dates is not allowed.

For extensions, members must provide:

- A Loss of Time Continuation Form, or
- A doctor's note

Case Management

- At any time, your file may be referred to **CorVel (case manager)**
- Member compliance with CorVel is required
- **Non-compliance = benefits stop** (including future payments)

Maternity

- Benefit is paid at **100%** (no paternity benefit).
    - **Eligibility:**
    - Must be a **bargaining employee**.
    - Must be **at least 28 weeks gestation**.

  Required documentation:
    - **Maternity Certification of Healthcare Provider**
    - **Proof of birth** (notification required once delivered).

Postpartum leave:

- **6 weeks** for vaginal delivery
- **8 weeks** for cesarean delivery.

Complications beyond standard recovery:

- Covered under a regular Loss of Time file
- Medical records required
- Payment adjusts accordingly

Other Income

- You must report **all other income or lost wages** when applying for Loss of Time, including:
    - Unemployment benefits
    - Settlements
    - Other insurance coverage
    - Income from other jobs