



## **Disability Income Benefit**

The Local 399 Health and Welfare Plan provides you with a basic level of income if you become disabled and cannot work because of a non-occupational injury or illness that began while you were in an active work status.

- Waiting Period: 14 consecutive days
- Length of Benefit: \*26 weeks
- Benefit: \$250 per week

This benefit is payable to eligible participants who become injured or ill and unable to work while covered under the Health and Welfare Plan. The benefit is limited to claimants who are not receiving income from the employer during any portion of the benefit period.

You will be considered totally disabled if you are unable to work as an Operating Engineer or job for which you are suited by education, training or experience. You must be under the care of a medical physician during the period of your disability and submit satisfactory proof to the Plan Administrator or Claims Administrator.

The Plan pays this benefit for each period of non-occupational illness or injury. Successive periods of disability, due to same or related cause are considered one period of disability, unless separated by a return to active full-time work for five consecutive days. Successive periods of disability due to entirely different and unrelated causes are considered one period of disability, unless separated by at least one day of active full-time work.

*\*Benefits will end if you retire and receive your pension and/or your Social Security annuity. Applicable taxes will be deducted which are required by law.*

### **How to File a Claim for Disability Income Benefits**

Obtain a disability income claim form from the Fund Office or download a claim form from Local 399's website [www.iuoe399.org](http://www.iuoe399.org), Health and Welfare. Complete the claimant section, have your employer complete the employer section and have your physician complete the attending physician section. Mail the claim form to: IUOE Local 399 Health & Welfare Trust Fund, c/o Elite Administration, 1300 W. Higgins Road, Suite 208, Park Ridge, IL, 60068. Fax (312) 243-8678

It is important that you advise the Fund Office or the Claims Administrator when you have or are returning to work or when you retire.

This benefit is administered by the Claims Administrator, Elite Administration and is self-funded by Local 399's Health & Welfare Trust Fund. If you are declined benefits, and wish to appeal the denial, please refer to the Appeal Procedure on next page.