



FAQ's ABOUT MY DISABILITY CREDITS

1. WHAT IS THE DIFFERENCE BETWEEN DISABILITY CREDITS, T.D.I. OR WORKMAN'S COMPENSATION?

- a. T.D.I. (Temporary Disability Insurance) may help with income loss resulting from a non-work related illness or injury. If eligible, you may request for a form from the Trust Fund Office and Pacific Guardian Life will process your request.
- b. Worker's Compensation may help with income loss or medical claims for a work-related illness or injury. If eligible, you may request this form from your employer.
- c. Disability Credits is a benefit to help you remain eligible for Health & Welfare Benefits for a period of time while you are unable to work. 'Credits' are applied in lieu of work hours to help keep you eligible for benefits. If eligible, you may request for a form from the Trust Fund Office.

2. WHAT ARE THE REQUIREMENTS TO RECEIVE DISABILITY CREDITS?

- a. In the event that you become disabled, you must notify the Trust Fund Office in writing immediately or no later than 45 days AFTER the disability commenced.
- b. You must be eligible for Health & Welfare Benefits at the time the disability occurred.
- c. You need to be working for a contributing employer.
- d. You and your attending physician will need to complete a disability certificate **each month** until the physician has released you back to work.

3. HOW MANY DISABILITY CREDITS CAN I RECEIVE EACH MONTH?

- a. If eligible, you will be given 7 hours of credit for each workday that you are unable to work with a maximum of 35 hours of credit per week, up to a maximum of 100 hours in a month (120 hours for Non-Construction).
- b. This benefit is only applicable for hourly Construction & Non-Construction Employees

4. HOW LONG CAN I RECEIVE DISABILITY CREDITS?

- a. Occupational Disability – Disability credits for an occupational disability is limited to 6 months, unless extended by action of the Trustees. After the initial 6-month period, you may apply for 1 additional 6-month extension, for a total of 12 months. No disability extension will be granted beyond the first extension.
- b. Non-Occupational Disability – Disability credits for a non-occupational disability is limited to 6 months. No disability extension will be granted beyond the initial 6 months.

5. WHAT WILL HAPPEN IF I EXHAUST MY DISABILITY CREDITS AND THE DOCTOR HAS NOT RELEASED ME BACK TO WORK?

- a. After the 12-month period has expired for occupational disabilities or the 6-month period has expired for non-occupational disabilities, you may continue your benefits by making payments as provided for under either the Self-Payment Program or COBRA Program.

For more information, please contact the Member Services Department at the Trust Fund Office at (808) 441-8600 or (808) 520-8078 Toll-Free.