



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 Administrator's Office and Pacific Guardian Life will process your request. ALL forms must be submitted to the Administrator's Office.
- 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 retain eligibility for Health & Welfare Benefits for a period of time while you are unable to work. When submitted timely, '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 Administrator's Office.

2. WHAT ARE THE REQUIREMENTS TO RECEIVE DISABILITY CREDITS?

- a. In the event that you become disabled, you must notify the Administrator's 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 must 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.
- e. To qualify monthly, each disability certificate must be submitted **no later than the 30th of each month.**

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.
- 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 in writing 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.
- c. **IMPORTANT NOTE:** – Your initial disability certificate is due **no later than 45 days** after the disability occurred. If you do not notify the Trust Fund Office within this 45-day period, retroactive disability credits will **NOT** be applied. Instead, disability credits will be applied on a prospective basis from when notification is received. Furthermore, prospective disability credits will only be applied up to the (6) consecutive months allowed, beginning with the month disability commenced.

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) 441-8700 or (808) 520-8078 Toll-Free.