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IUOE Local 4 Health & Welfare Plan
PO Box 660
Medway, MA 02053-0660

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(continued from page 1)

about your travel assistance benefit can be found on page 60 of the SPD. Information about the other programs is available by calling the Funds Office or Symetra.

DISABILITY CREDIT

When the unexpected occurs, the Plan is here to help. If you suffer a totally disabling injury or illness, as documented by a physician or surgeon, and are unable to perform work of any kind for wage or profit, you may be able to continue accruing benefits toward eligibility for Health & Welfare Basic Plan coverage for March 1 through February 28, 2018.

You may be credited with six hours per day (or 30 hours per week) for up to 26 weeks, or a maximum of 780 hours, for any one injury or illness for which you are eligible to receive Weekly Accident and Sickness (Loss of Time) benefits, workers' compensation benefits, or unemployment compensation (with documentation). If disability credit is granted, you must use the full amount based on the dates certified. Disability credit is limited to a total of 52 weeks in any consecutive five-year period. To be eligible for disability credit, you must:

- Submit satisfactory proof of your continuing disability to the Plan
- Be eligible for the Basic Plan on the date disability begins, or be eligible on that date by having purchased benefits through the Bridge Buy-In Plan
- Have been continuously eligible for benefits for at least 12 months before the onset of the disability
- Apply for the credit within 24 months of losing earned coverage

LOSS OF TIME

You may collect Loss of Time benefits while you receive disability credit. But



Loss of Time benefits are subject to different rules. To receive Loss of Time benefits, you must be enrolled in the Basic Plan at the time of your totally disabling illness or injury. As with disability credit, you must be unable to perform work of any kind for wage or profit. Further, you must receive documentation of your injury or illness from a physician or surgeon every six weeks to continue Loss of Time benefits. Loss of Time benefits totaling \$400 per week (minus FICA taxes) are available for up to 26 weeks for each separate illness or injury.

Loss of Time benefits are not available if your injury or illness was job-related and you are entitled to workers' compensation benefits, regardless of whether you apply for or receive those benefits.

If your eligibility for workers' compensation benefits is questionable at the time you apply for Loss of Time benefits, and/or if the injury is the result of a third party (such as a car accident), you will be required to sign a subrogation agreement before receiving Loss of Time benefits and to reimburse the Plan should you recover any money from a third party.

Loss of Time benefits are not available to you if you are receiving unemployment compensation. However, if you remain eligible for Loss of Time benefits after your unemployment compensation has ended, you may apply for Loss of Time benefits so long as you remain totally disabled.

For more information, call the Benefit Funds Office at **508-533-1400, extension 126**, or see page 3 of the SPD. For more information about Loss of Time benefits, please call the Benefit Funds Office at **508-533-1400, extension 137**, or see pages 56–57 of the SPD.

WOMENS' HEALTH AND CANCER RIGHTS ACT

Coverage under a group health care plan for a participant or dependent who is receiving benefits in connection with a mastectomy and who elects breast reconstruction must include the following benefits in a manner to be determined in consultation with the attending physician and patient, for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications at all states of the mastectomy, including lymphedemas.

Coverage of breast reconstruction may be subject to deductibles and coinsurance limitations consistent with those established for other medical benefits under the Plan.

GRANDFATHERED HEALTH PLAN

Please note that this Plan is a "grandfathered health plan" under the Affordable Care Act. For more information, please refer to page v of your SPD, or page vii of the online version.

Sincerely,

Your Board of Trustees

Louis G. Rasetta, Chairman
Nino Catalano
Paul C. DiMinico
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John J. Shaughnessy Jr.

IUOE Local 4

Louis G. Rasetta, Business Manager
Gina M. Alongi, Administrator