



SERVICE EMPLOYEES BENEFIT FUND (SEBF) WEEKLY DISABILITY

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Service Employees Benefit Fund (SEBF) offers a **Weekly Disability Benefit** to you if you are unable to work due to a disability caused by a non-work-related injury or illness. The Weekly Disability Benefit is a self-insured benefit administered by SEBF and is subject to all Plan rules and regulations adopted by the Board of Trustees.

In order to receive the weekly disability benefit, you or your employer must have paid at least six months of premiums for this benefit to the Plan. **This benefit is offered to employees only, not dependents.** If you have New York State Disability Insurance through your employer or another individual disability policy, you may still enroll for this coverage to supplement your other disability insurance benefit(s).

Definition of Disability is your inability, because of a non-work related injury or illness, to perform any other employment which your employer may offer at regular wages and which your injury or illness does not prevent you from performing. Disability includes pregnancy.

Enrollment Eligibility

All active and “eligible” employees, as specified in your union contract or participation agreement, are entitled to this benefit.

As a current “eligible” employee who has completed your probationary period, you may enroll:

- a) During the enrollment period when this benefit is first offered according to your union contract or participation agreement; or
- b) During your employer’s annual open enrollment period.

If you are newly hired, you are eligible to enroll within 30 days after you complete your probationary period. If you do not enroll then, you must wait for your employer’s annual open enrollment period.

Disability Benefits

Disability benefits are paid beginning the first day of disability due to a non-work-related accident/injury and the eighth consecutive day due to a non-work related illness. **There is no benefit for a work-related accident or illness.** These incidents should be filed with your employer through Workers’ Compensation.

Successive periods of disability caused by the same or related injury or illness are considered a single period of disability if they are separated by less than three months.

Benefit Payment

You will receive one-half of your average weekly wage (averaged over the eight weeks prior to disability) to a maximum of \$170.00 per week for a maximum of 26 weeks during one period of disability or within 52 consecutive weeks.

If the monthly premium for this disability benefit is employer-paid, Social Security Tax will be withheld from your weekly disability payment and reported to the federal government. If the monthly premium for this benefit is employee payroll-deducted, Social Security Tax will not be withheld from your disability benefit.

Benefit Waiting Period

There is a **six-month waiting period** of paid premiums before you are eligible for a benefit payment.

Once you meet the six-month waiting period, you will be eligible to receive disability payments for any verified non-work related injury or illness, even if it is the same or related condition that you had before you met your waiting period.

If you become disabled during the first six months of your enrollment:

- No monthly premium payment is required during your disability;
- You must send SEBF proof of disability from your physician in order to get credit for premiums that you paid during your waiting period before your disability began (work-related or non-work related);
- No benefit will be paid until you return to work and meet the six-month premium paid waiting period;
- The premiums you paid before your disability will be included in the six-month waiting period if you continue paying the premium

from the first month you return to work;

- If you do not resume paying the premium the first month back to work, you cannot re-enroll for coverage until the next enrollment period after 12 months from the last month the premium was paid. No prior paid premiums will be credited to your new six-month waiting period; and
- The same rules apply to a work-related disability only for the purpose of determining the date you finish your six-month waiting period.

Monthly Premium

The Weekly Disability Plan monthly premium is determined and published annually. Please refer to your collective bargaining agreement or participation agreement for the monthly Weekly Disability premium or contact SEBF directly.

Premium Payment

This coverage can be provided as an employer paid benefit through contract negotiations/participation agreement or you can pay for it through payroll deduction that requires your employer to send SEBF the required/published premium each month.

If you pay all or part of the premium through a payroll deduction and it is discontinued for any reason except that you are on a work-related or non-work-related disability, you cannot re-enroll for coverage until the enrollment period that comes after 12 months from the last month the premium was paid.

No premium payment is required while you are on a verified work-related or non-work-related disability. SEBF will require proof of your disability from your physician so your coverage is not terminated.

Filing a Claim

A weekly disability claim form must be completed by you, your physician and your employer and submitted to SEBF within 90 days after your original date of disability. SEBF may require you to submit continued proof of disability depending on the length of your illness/injury. You will then receive weekly disability checks from SEBF for the term of your disability up to the 26-week maximum. The final deadline to file a claim is 12 months from your original disability date. No benefit payment will be made if the claim is filed after the deadline.

Claim Review Procedure

If no payment is made for our disability claim, a denial will be sent to you by SEBF. You may appeal the denial to the SEBF Trustees. The decision of the SEBF Board of Trustees with respect to its review of your denied application is final and binding upon you, since the Trustees have the exclusive authority and discretion to determine all questions of eligibility and entitlement under the Plan.

Termination of Benefit Eligibility

If you are an active employee, eligibility will terminate the last day of the last month that a premium is paid. If you are disabled for any reason, eligibility will terminate the first day of the first month you go back to work if you do not start paying your premium again that month. If you become permanently disabled due to a **non-work-related** injury or illness, eligibility will terminate at the end of the 26-week maximum benefit payment period. If you become permanently disabled due to a **work-related** injury or illness, eligibility will terminate the last day of the last month a premium is paid as an active employee.

If your coverage terminates and you remain employed by the same employer, you cannot re-enroll for coverage until the enrollment period that comes after 12 months from the last month the premium was paid. If your eligibility terminates for any reason, there is no continuation coverage (COBRA) for this weekly disability benefit.

Exclusions

You will not be entitled to weekly disability benefits:

- For more than 26 weeks during one period of disability or within 52 consecutive weeks;
- For any disability period during which you are not under the care of a licensed physician;
- For any disability period during which SEBF does not receive a properly completed claim form or proof of continued disability when required;
- For any work-related injury or illness;
- For any day of disability that you perform work for remuneration or profit;
- For any disability caused by your willful intent to make yourself or anyone else sick or injured;
- For any injury or illness due to an illegal act; or
- For any disability due to any act of war, declared or undeclared.