



UNDERSTANDING YOUR SHORT-TERM DISABILITY BENEFITS

HOW SHORT-TERM DISABILITY WORKS

The NYCDCC Welfare Fund's Short-Term Disability Plan pays a weekly short-term disability benefit to Active Employees who become disabled and unable to work as the result of an injury or illness that is not work-related. Retirees who work in Covered Employment and become disabled are also eligible for short-term disability benefits from the Fund if the Retiree is unable to work as the result of an injury or illness that is not work-related. There is no short-term disability coverage for dependents.

FACTS ABOUT SHORT-TERM DISABILITY

- It is a weekly benefit paid by the NYCDCC Welfare Fund for non-work-related injuries or illnesses.
- You must have worked within twenty-eight (28) days of when the injury or illness began. If you have not worked within twenty-eight (28) days, you can file for New York State Disability Benefits.
- If you have active coverage at the time of disability, you will be given a twenty (20) hour weekly credit toward your medical benefits only.
- If approved, your weekly benefit will begin on the first day of your disability resulting from injury, or the eighth day of a disability resulting from an illness.
- Benefits are paid as long as you remain disabled, for up to a maximum of twenty-six (26) weeks.
- Maximum payment = \$400.00/week; maximum payment determined by weekly average salary for the eight (8) weeks immediately prior to the disability. Payment rules vary by state.

WHEN DO I APPLY?

You should apply as soon as your non-work-related injury or illness begins.

HOW DO I APPLY AND FILE A CLAIM?

- To request a Short-Term Disability Claim Form, you can contact the Fund Office by phone at **(212) 366-7300** or **(800) 529-3863**, go to the Benefit Funds' website at **www.nycbf.org** and download the form, or you can come to the Fund Office in person and request a Short-Term Disability Claim Form.
- To have your claim processed, you will need to complete Part A and your treating physician will need to complete Part B. You will also need to submit pay stubs for the eight (8) week period immediately prior to your disability.