



# ***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.nyccbf.org](http://www.nyccbf.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.



New York City District Council of Carpenters  
**BENEFIT FUNDS**

**Hours of Operation:**  
**Walk-in: Monday – Friday 7AM to 5PM**  
**Call Center: Monday – Friday 8AM to 5PM**

**Member Services Call Center:**  
**800-529-FUND (3863)**  
**or 212-366-7373**