



Combined Funds, Inc.

CARPENTERS' COMBINED FUNDS, INC.

TEMPORARY DISABILITY BENEFITS / LOSS OF TIME CREDITS

September 2002

Active members who are eligible in the Greater Pennsylvania Carpenters' Medical Plan are eligible for weekly disability benefits (sick pay) and loss of time credits. The weekly disability benefits is \$200 per week, beginning the 8th day of disability and payable for a maximum of 15 weeks. The weekly disability benefit will be payable to you if, while covered by the Plan, you become disabled and unable to work because of a non-occupational accident or sickness. Injuries or sickness sustained on the job are compensable under workers' compensation and are not covered. Retired individuals or individuals collecting unemployment benefits are not eligible. To qualify for weekly temporary disability benefits, disabled employees must submit a completed claim form. The employee's attending physician must certify on the form that the employee was totally disabled from his occupation and show the dates of such.

In addition, our Medical Plan provides for loss of time credit that can give an eligible member up to 12 months of medical coverage at no charge. To receive these disability credits, you must be under the care of a physician and unable to perform your normal occupation. The amount of the credit will be one-thirteenth (1/13) of the current six month eligibility, beginning with the second week of disability. You are required to notify the Fund Office of your disability and furnish satisfactory proof of disability. If you have filed for and received the temporary disability benefit, you will automatically be given the appropriate loss of time credit. Also, evidence that you are receiving workers' compensation benefits will be considered satisfactory proof of loss of time credits. If you are not receiving workers' compensation, you will be required to have your doctor complete our form stating that you are unable to perform your normal occupation.

If you have any questions about our weekly temporary disability benefits or loss of time credits, please call our office.