



## Schedule of Short Term Disability Income Coverage

Plan	Coverage	Rate
<b>S200</b>	Plan pays 70% of gross weekly wages up to \$200 per week for a maximum of 26 weeks (182 days).	<b>\$10.20 / mo</b>
<b>S300</b>	Plan pays 70% of gross weekly wages up to \$300 per week for a maximum of 26 weeks (182 days).	<b>\$15.30 / mo</b>
<b>S400</b>	Plan pays 70% of gross weekly wages up to \$400 per week for a maximum of 26 weeks (182 days).	<b>\$20.40 / mo</b>
<b>S500</b>	Plan pays 70% of gross weekly wages up to \$500 per week for a maximum of 26 weeks (182 days).	<b>\$25.50 / mo</b>
<b>S600</b>	Plan pays 70% of gross weekly wages up to \$600 per week for a maximum of 26 weeks (182 days).	<b>\$30.60 / mo</b>
<b>S800</b>	Plan pays 70% of gross weekly wages up to \$800 per week for a maximum of 26 weeks (182 days).	<b>\$40.80 / mo</b>
<b>S01K</b>	Plan pays 70% of gross weekly wages up to \$1,000 per week for a maximum of 26 weeks (182 days).	<b>\$51.00 / mo</b>

There is a 7 day waiting period prior to payment. The waiting period is the number of unpaid days that must elapse before any disability income benefits are payable. All sick pay must be exhausted before the disability waiting period starts or any disability income benefits are paid (unless the collective bargaining agreement provides otherwise). The waiting period is waived for accident or inpatient hospital admission. This means benefits will pay on the first unpaid day following an accident or inpatient hospitalization, and on the eighth unpaid day for an illness.

Disability benefits apply to the EMPLOYEE ONLY. Work-related disabilities are excluded. The Plan will also pay the employee portion of FICA taxes and will notify the employer of payments each week and in a year-end summary. The Plan does not issue W-2 forms. The employer is responsible for other taxes and for reporting of sick pay on W-2 forms. If disability contributions are made on a POST TAX basis, please inform the Plan so FICA can be waived.

*Note – This is only a basic summary of short term disability income benefits. Please refer to the Plan booklet or contact the Fund Office for more information about benefit limitations and exclusions.*

## Life and Accidental Death and Dismemberment

**The Benefit Trust Fund has multiple Life and AD&D options**

**Contact the Benefit Trust Fund Office for information about benefit options and rates.**

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For additional information, please contact the Benefit Trust Fund Education Department at 800-457-3481 or 202-785-8148