



HARRISON TRUST

A Family Health Plan

www.harrison.aibpa.com

Harrison Trust Featured Benefits: Timeloss, FMLA and Disability Waivers

This article features the Timeloss, FMLA and Disability Waiver benefits of the Harrison Trust.

All information provided here is a summary and intended to provide highlights of your plan benefits. Members are encouraged to read the Summary Plan Description. Any discrepancy between this article and the Summary Plan Description is unintentional, and the Summary Plan Description is the document on which to rely.

Keep in mind, as you read below, if you have a lengthy illness or injury and anticipate needing both the FMLA benefits and the disability waivers, remember to use the FMLA benefits FIRST, since these benefits are renewable once per 12 consecutive months.

Timeloss

The Harrison Timeloss benefit is available to Harrison Active participants (dependents are not eligible nor are those on COBRA); in the event the participant has suffered a non-occupational illness or injury.

The weekly benefit is \$400 and you can receive up to 52-weeks of benefits per disability.

Payment for these benefits commences on the first day of an accident or an illness that results in hospitalization, or the eighth day of an illness due to a non-occupational disability.

- You must be under the care of a physician to be eligible for the benefits
- You must be wholly and continuously disabled and prevented from performing each and every function pertaining to your employment, in order to collect the benefits. Prior to payments.

Forms are available on the Harrison website (<http://harrisonactive.aibpa.com>), and we encourage you to talk to the Harrison Trust Timeloss Department at 800-547-4457 ext. 1618, should you have further Timeloss questions.

Remember that these benefits are subject to federal and, if applicable, state income taxes.

FMLA Benefits

- Is your spouse having a baby, which results in you having to miss several weeks of work?
- Do you have a serious illness (occupational or non-occupational), preventing you from working?

If so, you may be eligible for Harrison Trust benefits offered under the Family and Medical Leave Act (FMLA). The Harrison Trust will pay up to 3 months of Health and Welfare coverage (or up to 6 months if the reason for the FMLA is to care for a "covered service member") dependent on how long you are out of work.

To be eligible:

- You must have worked for Contributing Employer at the time you take the leave,
- You must have worked for Contributing Employer for at least 12 months (not consecutively) before taking the leave,

And

- You must have worked at least 1,250 hours for Contributing Employers prior to taking the leave.

Find out more about FMLA on the Harrison website (<http://harrisonactive.aibpa.com>) and Click on View and Print Forms and choose “Family or Medical Leave Application”). The complete rules are listed on the application, and if you choose to apply, you would you that application. The application requires you to first answer a serious of questions regarding your employment status and your injury. There is also a section for your employer to fill out. Be sure your employer returns the form to you for you to return to the Trust office via fax (503-228-0149), email (harrison@aibpa.com) or mail to the Trust office. Your application will then be processed, and you will be informed whether your FMLA benefits have been granted or denied.

Harrison Trust Clients Services can be contacted at 800-547-4457 ext. 1679, should you have further questions. Remember that FMLA benefits are renewable once per 12 consecutive months.

Disability Waivers

Remember, it is important to apply for Disability Waivers AFTER you have exhausted FMLA benefits, since these are not renewable.

If you are out of work for a serious health condition, be it occupational or non-occupational, you may be eligible for Disability Waivers. These waivers are non-renewable, and you are eligible for up to six months of waivers during your lifetime coverage on the Harrison Trust Plan.

To be eligible:

- You must have Health and Welfare coverage on the date of your disability,
- And
- You your disability continues for at least one calendar month.

When you apply for Disability Waivers, your reserve bank is frozen and Health and Welfare coverage is extended by the Trust for the length of your disability (the initial waiver is for three months but provided you remained disabled, you can apply and be granted an additional three months of Trust paid Health and Welfare coverage.

The disability Waiver application is located on the Harrison Website (<http://harrisonactive.aibpa.com>, click on View and Print Forms and choose the form Disability Waiver Application).

The application has a section that must be completed by you. Then, you must have the physician who is treating your for the illness or injury sign the application, certifying you illness or injury. The application must be then be signed by the Union, as well. Return the application to the Trust office for processing. You will then be notified whether your disability waiver has been approved or denied by mail. Please contact Harrison Trust Client Services if you have more questions.

Disclaimer: All information provided in this article is in summary and intended to provide highlights of your plan benefits. The Trust office strongly recommends referring to the Plan Booklet for complete details before making any decisions related to your eligibility, benefits and coverage.