



SELF-INSURED SHORT-TERM DISABILITY PLAN

Statement of Coverage

THIS IS A STATEMENT OF COVERAGE FOR THE CITY COLLEGE OF SAN FRANCISCO SELF-INSURED SHORT TERM DISABILITY PLAN. THE PROVISIONS DESCRIBED APPLY TO DISABILITY BENEFIT PERIODS BEGINNING ON OR AFTER JANUARY 1, 2015

- Participation** **Who may participate?** Certain classified employees of the Employer are eligible for disability coverage. An individual in a covered class of employment on the effective date of this Plan is immediately eligible for coverage. New employees in a covered class will become eligible on the date of their employment.
- Disability Leave** **When am I disabled?** You are disabled when you are unable to do your regular or customary job because of a mental or physical illness or injury. This includes pregnancy and childbirth. (If you participate in and complete a vocational rehabilitation program, your regular or customary job will be that occupation for which you have been retrained.)
- Benefits**
- How much will I receive?** The Disability Leave benefit is equal to the same benefit amount and time period the State Disability Plan pays. The maximum amount is 55% to \$1,075/week. Partial weeks are paid at 1/7th of the weekly benefit amount.
- When do my benefits begin?** Disability benefits commence on the 8th consecutive day of disability.
- How do Plan benefits compare to benefits from the state?** You are guaranteed rights at least equal to those provided by the State Disability Fund. You will never receive a benefit that is less than what you would receive if you were with the California State Disability Plan.
- On what are benefits based?** Benefits are based on your basic earnings in effect on the date immediately prior to the start of your disability.
- What is the maximum benefit payable?** The maximum benefit payable for any one period of disability shall be one hundred eighty (180) days.
- Will I still be eligible for benefits if I return to work on a part-time basis?** Yes, provided that the money you earn part-time when combined with your benefits does not exceed your regular weekly earnings (excluding overtime pay). Your benefit will cover the difference between your part-time earnings and your regular earnings.
- Exclusions**
1. You will not receive benefits if a certificate from a physician, does not support your disability. Your doctor's conclusion as to your disability must be based on a physical examination and a documented medical history.
 2. You may not receive benefits if you receive or are eligible to receive WC benefits **unless** the WC benefit is less than your Plan benefit. In this case, your Plan benefit will be reduced by the amount of the WC. If you are receiving a maintenance allowance, you must elect the maximum permanent disability indemnity to qualify for Plan benefits.
 3. You will not receive benefits if (i) you are incarcerated as a result of a criminal conviction, (ii) your disability arises out of your commission of a crime, or (iii) your

disability stems from alcohol or drug addiction or from aberrant sexual behavior for which you are confined by court order in an institution or some other place.

4. If you lie or deliberately commit fraud in order to obtain benefits, you will be ineligible for benefits for a period of time. You can also be charged under the law with a criminal offence.
5. You will not receive benefits if you are receiving unemployment insurance.

Coverage Ends

On the earliest of the following: (i) when you cease to be eligible; (ii) at midnight of the day your employment ends; or on the 15th day after you begin an unpaid LOA, or at midnight of the 15th day following a layoff without pay; or (iii) the date of termination of the Plan.

Claims

How do I file a claim? Call Keenan & Associates at (800) 444-9995. A claim for benefits must be filed not later than 45 days after you would have been eligible to receive benefits, unless there is good cause for an extension.

The employer shall have the right to (i) require supplemental forms from the attending physician, and, (ii) have you examined by a physician as often as may be reasonably required.

What if my claim is denied? Represented employees will be provided with the normal and customary grievance process identified in their collective bargaining agreement. Unrepresented employees' first recourse should be directed to the Director of Human Resources. The final and determinative recourse should be directed to the Vice Chancellor of Finance and Administration.

This is a summary Statement of Coverage. The Plan document governs and describes all of the provisions in more detail. A copy of the complete Plan document is available for your review at the Human Resources Department