

TIME LOSS BENEFITS

Eligibility

To be eligible for time loss benefits, you must participate in the Trust pursuant to a collective bargaining agreement or other written participation agreement that provides for participation in a time loss plan and meet the general eligibility requirements for benefits described on pages 3 - 4. Time loss benefits are not available if Trust eligibility is based on COBRA.

Time Loss Options

The Trust provides two time loss options: Time Loss 2 and Time Loss 4. Your participation agreement determines which option you have. The *specific* time loss plan your group participates in is *identified in a separate letter from the Trust Office*.

The benefits provided under each Plan are as follows:



Time Loss 2:

If, while you are insured under the Time Loss 2 Plan, you become wholly and continuously disabled from Accident, Illness or pregnancy while actively employed (and prior to any voluntary termination, discharge or layoff) and are thereby prevented from performing any and every duty pertaining to your occupation, the Trust will, subject to the Plan conditions, exclusions and limitations, pay to the Employee the following weekly benefits (job-related injuries or Illnesses are not covered):

Benefit Payable:

\$250 Per calendar week. Benefits are not payable if the Employee is eligible for Social Security Disability Benefits under Title 42, United States Code or similar Federal Statute or State Industrial Disability compensation under Chapter 51 RCW or similar State Statute or any other Federal or State benefit. On-the-job injuries and Illnesses are also excluded.

Benefits become payable on:

- ◆ First day of disability due to an Accident and the Employee becomes disabled within one year of the date of the Accident; or
- ◆ Sixth Working Day of disability due to pregnancy or Illness.

Maximum Benefit: Not more than 26 weeks for any one period of disability will be provided under Time Loss 2, whether from one or more causes.

Time Loss 4:

If, while you are insured under the Time Loss 4 Plan, you become wholly and continuously disabled from Accident, Illness or pregnancy while actively employed (and prior to any voluntary termination, discharge or layoff), and are thereby prevented from performing any and every duty



Time Loss 2 Plan Summary

This is only a summary of the key coverage provisions of the Time Loss 2 Plan and is not intended to be used for general distribution purposes or in lieu of a Plan Booklet. If there are any discrepancies between this summary and the plan booklet, the plan booklet will govern.

Plan Benefits	Time Loss 2 Plan
Disability	
Injury or Illness	Covered
On the job injury or illness	Not Covered
Benefit	
Benefits Payable on	1st day of disability due to an accident 6th working day of disability due to illness
Weekly Benefit	\$250 per week
Maximum Benefit	26 weeks for any one period of disability, provided the employee remains wholly and continuously disabled and absent from work.
Taxes	Social Security and Medicare taxes will be withheld from benefit payments. Federal Withholding is \$20 per week minimum and is not required to be withheld.