

Sickness and Accident (S&A) Information

- Who should apply for S&A
 - An employee who is or will be unable to work due to an illness or an injury (whether the injury happened at work or elsewhere), and a physician has certified your disability.
 - Employees who are applying for Workers Comp, who are receiving Social Security old age or Social Security Disability should still apply for S&A.
- How to apply for S&A
 - Call the Reed Group at 1-844-507-5388 and ask for S&A or short term disability. This should be done as soon as possible. In cases such as planned surgery, it can be done ahead of time. Should be done within 21 days of the start of your disability to avoid processing complications.
- When do my S&A benefits start
 - On the (1st) first day of a disability as a result of an accident
 - On the (1st) first day of inpatient or outpatient surgery
 - On the (8th) eighth day of an illness or an injury when not hospitalized
- How much do I receive
 - Amount of weeks that you are eligible for benefits depends on your length of service
 - Weekly benefits are equal to 70% of your base rate of pay times 40 hours. You will receive a benefit for each day you are off.

	Effective 9-1-13		Effective 1-1-15	
	Weekly	Daily	Weekly	Daily
1 Utility	\$558.60	\$79.80	\$572.60	\$81.80
2 Service	\$611.52	\$87.36	\$626.92	\$89.56
3 Operator	\$672.56	\$96.08	\$689.36	\$98.48
4 Maintenance	\$707.84	\$101.12	\$725.48	\$103.64
5 Sen/Operator	\$751.80	\$107.40	\$770.56	\$110.08

- Can I collect vacation while I'm off on S&A
 - Yes. You are eligible for full S&A and vacation pay during the same week.
- What if my S&A benefits are denied or stopped
 - From time to time you and your doctor will be required to update your medical information to certify that you are still unable to return to work. If you and your doctor has sent in the appropriate information and your claim is still being denied, you should contact your Union representative and file a grievance. Also, you should file an appeal with Reed Group to further protect your rights.
- Other benefits that effect your S&A benefits
 - S&A is offset by Workers' Comp. The amount of offset differs depending on how long you have been off. **If after 7 weeks, your doctor returns you to work on "light duty" and the company does not return you to work with the restrictions, you will be paid full unreduced S&A and full Workers' Comp.**
 - S&A benefits are reduced by Social Security Disability
 - S&A benefits are offset by **unreduced** old age Social Security.
 - There is no reduction of S&A benefits for **reduced** old age Social Security.
 - **If you receive Workers' Comp or a Social Security Award you may owe back pay for an overpayment of S&A. Check with your Union before spending any awards.**
- Complete information of your S&A benefits can be found in the Program of Insurance Benefits (SPD) beginning on page 13.

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