



BENEFITS BULLETIN

FOR HOURLY EMPLOYEES

April 8, 2005

RE: Disability Benefits – "20 Day Rule" Requirements

The purpose of this bulletin is to clarify the requirements of the "20-day rule" for hourly employees filing for disability benefits with UniCare. In accordance with the Collective Bargaining Agreement, employees must file their claim for disability benefits with UniCare within 20 calendar days of the start of their illness or injury. Volume II of the Collective Bargaining Agreement, Group Life and Disability Insurance, section 11, Notice and Proof of Claim states:

"Written notice of injury or sickness must be given to the Insurer within 20 days after the date of the accident causing such injury or the commencement of disability resulting from such sickness or as soon as is reasonably possible...

Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible..."

Application of this language is effective May 1, 2005. If an employee does not file a claim with UniCare for disability benefits within 20 calendar days from the date of disability and they do not have a reasonable justification for a delay in filing, the claim will be denied, regardless of the validity of the disability.

In addition to completing a 5166 form and returning it to the local Medical Department, employees must file a Notice of Claim with UniCare. Payment of benefits is dependent upon receipt of this form. The sooner employees file their disability claim with UniCare, the sooner UniCare is able to obtain medical justification and pay employees for their time off work.

TO FILE A DISABILITY CLAIM: Call UniCare at 800-572-1581 as soon as you know you will miss work due to a disability.

TO FILE A MEDICAL LEAVE: Contact your labor relations representative or medical department as soon as you know you will miss 3 or more days due to disability.

Approved by:

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