

**NON-INDUSTRIAL DISABILITY SUPPLEMENT
AND
CSDI SUPPLEMENTATION BENEFIT**
A Supplemental Summary Plan Description

ELIGIBILITY

The ILWU-PMA Welfare Plan provides a Non-Industrial Disability Supplement and a CSDI Supplementation Benefit to qualified Active Longshoremen with Welfare Plan eligibility employed in California during periods of disability absence due to non-industrial illness or injury. Welfare Plan eligibility is explained in detail in the Welfare Plan Summary Plan Description.

To be entitled to either of these Welfare Plan benefits, you must be receiving California State Disability Insurance (CSDI). Additional eligibility requirements for these benefits are explained in the benefit descriptions which follow.

NON-INDUSTRIAL DISABILITY SUPPLEMENT

A Non-Industrial Disability Supplement is payable to any Active Longshoreman with Welfare Plan eligibility who incurs a non-industrial illness or injury and on that account receives CSDI in California. The Disability Supplement is payable at the rate of \$150 per week or \$21.43 per day, irrespective of the amount of the CSDI benefit.

Limitations

- A Longshoreman who incurs a CSDI claim and who retires under the ILWU-PMA Pension Plan or ILWU-PMA Watchmen Pension Plan during the course of that claim has his/her Non-Industrial Disability Supplement terminated as of the date he/she retires.

Exception: If he/she retires on a Disability Pension, the Disability Supplement continues until his/her CSDI is exhausted.

- When CSDI payments are issued on account of a controverted Workers' Compensation claim, a Non-Industrial Disability Supplement will be payable **only** upon completion by the claimant of an *Agreement to Reimburse Benefits* form. This is an agreement to reimburse the Trustees of the ILWU-PMA Welfare Plan for any Welfare Plan benefits paid on account of an injury or illness, to the extent benefits or other compensation are received for the same injury or illness under workers' compensation laws or from any third party.
- The Trustees have the sole and unreviewable discretion to reduce benefits under this program if they determine that the total cost of providing the benefits during a fiscal year is likely to exceed employee contributions to the Welfare Plan for that year.

CSDI SUPPLEMENTATION BENEFIT

A CSDI Supplementation Benefit is payable when an eligible Longshoreman's CSDI benefits are reduced because Pay Guarantee Plan (PGP) payments are not included as wages in the calculation of CSDI benefits. A registered Longshoreman who is receiving California State Disability Insurance benefits based solely on paid family leave shall not be eligible for the CSDI Supplementation Benefit.

To qualify to receive a CSDI Supplementation Benefit, you must have received a CSDI benefit in a lesser amount than you would have received had PGP payments been included in the calculation of your CSDI benefit. You must have been a recipient of PGP during the CSDI 12-month base period, and your CSDI benefit must be less than the maximum benefit.

The amount of the CSDI Supplementation Benefit is equal to the amount of CSDI you do not receive solely because PGP payments are not included in the CSDI calculation. This amount is calculated by the Benefit Plans office.

Limitations

- A CSDI Supplementation Benefit is not payable if there is a Workers' Compensation lien against a CSDI claim.
- A CSDI Supplementation Benefit is not payable to a Longshoreman who is entitled to an ILWU-PMA Welfare Plan Weekly Indemnity Benefit.
- A Longshoreman who incurs a CSDI claim and who retires under the ILWU-PMA Pension Plan during the course of that claim has his/her CSDI Supplementation Benefit terminated as of the date he/she retires.

Exception: If the Longshoreman retires on a Disability Pension, the Benefit continues until his/her CSDI is exhausted.

HOW TO CLAIM BENEFITS

Submit claims to:

ILWU-PMA Coastwise Claims Office
P.O. Box 429101
San Francisco, CA 94142

To claim the Non-Industrial Disability Supplement each new claimant must submit an **ILWU-PMA Welfare Plan Claim Form for CSDI Disability Supplement**, with his/her *initial* CSDI proof of payment. Claim forms are available at Locals, from the Benefit Plans office or at www.benefitplans.org. Proof of payment is usually the check stub or slip of paper enclosed with the CSDI payment.

After the initial CSDI payment, the check stub alone can be submitted for continuing absence. It is important that you send proof of payment for **every** CSDI payment you receive. This is the *only* way the Claims Office is informed that you are receiving CSDI.

When applicable (in the case of controverted workers' compensation claims), an *Agreement to Reimburse Benefits* form will be required in addition to the initial Claim Form and proof of payment (see **Limitations**).

The Coastwise Claims Office will issue Non-Industrial Disability Supplement payments (\$150 per week) periodically during the course of your disability, as your proofs of CSDI payment are received.

If your CSDI is less than the maximum, your claim will be examined for possible entitlement to a CSDI Supplementation Benefit. If it appears that you may qualify for a CSDI Supplementation Benefit, you will be contacted by the Benefits Plans office. You will be asked to complete a claim form and submit a CSDI Notice of Computation. The CSDI Notice of Computation is obtained from the State. When your claim is complete, the Benefit Plans office will issue CSDI Supplementation payments *after* your proofs of payment are received and your Non-Industrial Disability Supplement payments are issued by the Coastwise Claims Office. A notice of explanation will be enclosed with each payment. You will be notified if you do not qualify for a CSDI Supplementation Benefit.

CLAIMS REVIEW PROCEDURE

Requests for review of a denied Non-Industrial Disability Supplement or CSDI Supplementation Benefit claim should be submitted to the Benefit Plans office. The Claims Review Procedure is described completely in your Welfare Plan Summary Plan Description.

The Information in this booklet is subject to and does not change the provisions of the ILWU-PMA Welfare Plan Agreement or the provisions of the Welfare Plan Summary Plan Description.