

FIVE RIVERS CARPENTERS DISTRICT COUNCIL HEALTH & WEFLARE FUND
C/O EASTERN IOWA FRINGE BENEFIT FUNDS, INC
1831 16TH AVENUE SW
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DISABILITY BENEFITS FOR PREGNANCY

September 2018

Dear Participant:

The Welfare Fund provides a short-term disability benefit for employees who become totally disabled and unable to work due to non-occupational injuries and sicknesses. The benefit amount is \$300, and the maximum benefit period is 26 weeks.

Starting with disabilities that begin on October 1, 2018, the short-term disability benefit will also be payable for a female employee's disability due to pregnancy. Benefits are payable for six (6) weeks for a normal delivery and eight (8) weeks for a Cesarean section.

The same rules that apply to disabilities due to injuries and sicknesses will apply to pregnancy-related disabilities. For example, disability benefit claims must include a statement from the patient's physician stating the date the disability began and ended (or is expected to end). In addition, the disability must start while the participant is working on a regularly scheduled basis.

Sincerely,

The Board of Trustees