



SUPPLEMENTAL ACCIDENT & SICKNESS (A&S) BENEFITS

Bi-State Development (BSD) provides Division 788 ATU Operators, Maintenance, Clerical, and Call-A-Ride employees income protection in the event an employee is absent from work due to a non-occupational (non-work) injury or illness, which renders the employee unable to perform the essential function of their occupation.

This benefit is not available to IBEW or Salaried employees.

Eligibility: After seventy-five (75) calendar days of full-time employment provided the employee was actively at work on their normal Eligibility Date (completed their Probationary/Introductory Period). Coverage for employees not actively at work on their Eligibility Date (completed their Probationary/Introductory Period) will be delayed until they have completed seventy-five (75) days of service.

Period of Disability: All disability absences due to the same or related causes will be considered to be the same period disability unless the absences are separated by at least for (4) weeks of full-time work.

Benefit Level:	<u>Daily Benefit</u> \$30.00	<u>Weekly Rate</u> \$210.00	<u>Maximum Duration</u> 75 days per calendar year
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Upon exhausting the Maximum Duration of Benefits, employees may not receive any additional benefits unless the employee has returned to work for four (4) consecutive weeks.

Use of this supplemental benefit is based on the current calendar year of absences, unless leave is consecutive into the next calendar year.

Benefit Start: Benefits will begin after satisfying a seven (7) day unpaid waiting period. The employee must have depleted all accumulated sick, vacation, PTO time available.

Benefit Conditions: The Period of Disability must begin while the employee is covered under these provisions,

- The employee must be under the regular care of a licensed physician, and
- Medical documentation to support the claim for Supplemental A&S Benefits must be provided to the employee's supervisor every two-weeks throughout the Period of Disability. If the employee fails to provide re-certification when requested by the Agency, the employee's A&S benefits will cease.

Payment: BSD payroll department processes Supplemental Benefits. Payments are processed weekly and generally cover a period that preceded the check date by two (2) weeks.



Be aware that certain deductions are not taken from A&S benefits, such as medical, dental, vision, etc. You may owe arrears, or have to pay double deductions when you return to work. Benefits may terminate due to non-payment.

Filing a Claim: Provided it is reasonably possible to do so, the initial claim must be submitted to Absence Management fax number **314-335-3474** within forty-five (45) days from the Benefit Commencement Date but no more than sixty (60) days. Claim forms can be obtained from an employee's supervisor, the Hub, or contacting Absence Management at 314-982-1597.

General Information: Supplemental A&S Benefits are not assignable. BSD reserves the right to request an independent medical examination of its choice at BSD's expense.