

How to File a Disability Claim (Non-New Jersey)

If you are disabled due to a non work-related injury or illness, you must call the Benefit Fund to start your disability claim process—and you must follow up with your employer and doctor to make sure that they return the disability claim forms on a timely basis.

If you are disabled, call the Benefit Fund to start the claim process.

- You must call the Benefit Fund (at 1-215-735-5720 or 1-800-531-1199) within 48 hours of the date that your physician informs you that you are disabled, and in no case more than 5 working days after the onset of your disability.
- When you call, a Benefit Fund representative will request information from you to start your disability claim. Make sure you have your doctor's name, address and telephone number handy when you call the Fund.
- If you do not notify the Fund on a timely basis, but can show that it was not possible to do so, your claim will not be reduced. However, if this cannot be shown, the date the Fund actually received your claim will be considered the date you became disabled for purposes of determining when your disability benefits begin.

...Then, the Fund will send forms to you, your doctor and your employer.

To enable the Fund to process your claim, YOU MUST:

- Complete, sign, and return the form that you are sent (this is called Part A), along with any other information requested, **and**
- Follow up with your doctor and employer to ensure that they complete and return their forms (**Parts B and C**). If your doctor is not sure when you will return to work, ask the doctor to estimate this date.
- Your claim will not be processed until the Fund receives Parts A, B, and C of the claim form (**correctly completed**) as well as any other information requested.
- If all information and parts of the form are not returned within 14 days of the date you notify the Benefit Fund of your disability, your claim will be denied. To pursue receiving disability benefits, you will be required to file an appeal.

If your claim is approved, you should expect to receive your first check about two weeks after the Fund receives all of the information needed to process the claim. Subsequent checks will be paid approximately every two weeks provided proof of disability satisfactory to the Fund is supplied.

Disability Management Process

The Fund has retained a professional disability management firm to review and manage certain types of disability claims. Part of the disability management process may require you to supply further information or to be examined by an independent medical consultant. If you refuse to comply with information requests, provide proof of disability, or be examined, the Fund can deny disability benefits.