

Communications Workers of America

Local 1170 Supplemental Disability Plan

Summary of Provisions

- Benefits available for loss of income due to injury or sickness on or off the job.
- 26 weeks benefit period**
 - **Benefit is equal to 15% of your weekly income, where the Company provides 70% income replacement for an approved disability.**
 - **Benefits will not be paid during a period of full replacement income by the Company for an on-the-job injury, as specified in the CBA.**
 - **Any period of full replacement will be subtracted from the 26-week benefit period. For example: If received full pay for injury on-the-job for 13 weeks, benefit period to receive 15% will be limited to 13 weeks.**
- Seven (7) calendar day waiting period before benefits begin. Payment starts on the eighth day of disability. Payment is calculated based on your normal work week (40 hrs).
- To qualify for benefits, you must be wholly and continuously disabled and under the care of a qualified physician.
- Eligibility – all members in good standing who are full or part time regular employees of Frontier Telephone Corporation.
- You must have enrolled and be actively at work on your plan effective date to be covered on that date, otherwise coverage will take effect on the date you return to work.
- **In the case where you have returned to work following a disability of 26 weeks or more, you will not be covered under the plan for the same disability until you have been actively at work for a period of twenty-six (26) weeks.**
- Voluntary Enrollment
 - If you do not enroll when immediately eligible, you will not be able to enroll until the following January.
- Member pays for coverage through payroll deduction on an after-tax basis. Benefits received from the Plan are tax-exempt.
- Plan will be managed by Health Economics Group, Inc.
- **Plan benefits will be coordinated with sickness and disability benefits provided by the CBA.**

** Weekly benefit payments will be offset by Workers' Compensation and/or Social Security, such that payments from all sources will never be more than 100% of the weekly income.