

Disability Extensions

If a leave for your own serious health condition does not qualify under the Family Medical Leave Act, you may still be able to extend your eligibility under the Short-Term Disability and Long-Term Disability provisions if you were disabled.

There are three types of disability extensions as described below. The extensions cover Short-Term, Long-Term and Permanent disabilities and each extension has different qualification benefits. If you do not qualify for one extension, you may still qualify for one or both of the other extensions. Below is a brief chart describing the different extensions.

Short-Term Disability – 6 Months

If you lost eligibility because you were unable to work due to an illness or injury requiring a doctor's care, your disability may still be counted as work time. Eight hours for each weekday in the Qualifying Period (excluding holidays and weekends) for which you were paid disability benefits (or would have been paid such benefits if you resided in California) will be credited to the actual dates for which you received payment. These disability hours are added to any credited work hours (not Banked hours) for the Qualifying Period. If the total is 300 hours or more, your eligibility will be extended for the new benefit period with full benefits.

Qualification Requirements

In order to qualify for a Short-Term Disability extension, your disability must meet all of the following requirements:

- It must be properly certified by a doctor.
- The claim effective date must occur within 90 days of your last reported hours. If there is a break in your period of disability, only time during the second period of disability will be counted and the commencement of the second period must occur within 90 days of your last reported hours.
- It must last for seven days.
- If the state in which you reside maintains a state disability system, you must apply for and receive state disability to qualify for this extension

How to Apply for a Short-Term Disability Extension

At the time you are sent a notice of Ineligibility it will be necessary for you to complete and return the form along with copies of all check stubs included with the disability checks sent to you by the California Employment Development Department or the applicable state agency if you do not reside in California. A payment history from the department regarding the period of disability will suffice.

If your disability was work-related, you may submit a statement from the Worker's Compensation carrier regarding the period of disability. If the state in which you live

does not have state disability, the Plan will require other such proof of disability as it deems reasonable.

Notice Regarding Short-Term Disability Extensions:

You may not have two successive Short-Term extensions, nor may you have to Short-Term Disability extensions for the same disability claim. You may not combine hours in the Bank of Hours with disability-credited hours – they are two separate extensions and each has its own set of rules. Excess disability hours are not credited to the Bank of Hours.

Note: Any Short-Term Disability extension granted after your initial qualifying event will reduce your COBRA period by six months for each such extension.

Long-Term Disability – 18 Months

If you lose your eligibility for benefits and are totally disabled (you are unable to work at your normal occupation or perform similar job functions at the time eligibility is terminated), you may remain eligible for comprehensive medical and prescription benefits under the MPIHP/Blue Shield Plan. **Hospital, vision, dental and life insurance are included in this extension.**

Your dependents are not covered under this extension. However, they can continue their medical/hospital, vision and dental coverage under COBRA.

How to Apply for a Long-Term Disability Extension

At the time you are sent a Notice of Ineligibility, or when your Short-Term Disability extension expires, you will be advised of your option to apply for a Long-Term Disability extension. Proof of disability will be required and the Plan will advise you as to what documents are needed to certify your disability. These documents must then be reviewed and authorized by the Medical Review Department before this extension may be granted.

A Long-Term Disability extension applies during continuous disability for a maximum of 18 months. If you have received COBRA, and/or Short-Term Disability extension in the prior six-month period(s), the Long-Term Disability extension will decrease by six months for each extension.

In order to be covered under this Long-Term Disability extension, you must be enrolled in the MPIHP/Blue Shield Plan. If you are not enrolled in the plan, you will be allowed to change your enrollment when the Long-Term Disability extension begins.

This extension will not apply at such time that you become covered under another group plan to which an Employer makes a contribution.

Note: Your maximum COBRA coverage period will be reduced by the term of your Long-Term Disability extension. If you are entitled to only 18 months of COBRA coverage and you receive an 18-month Long-Term Disability extension, COBRA coverage will not apply when the Long-Term Disability extension has terminated. However, if you are entitled to 29 months of COBRA coverage and you received an 18

month Long-Term Disability extension, an additional 11 months of COBRA coverage may be available after the Long-Term Disability extension has terminated.

Combining Extensions

Short-Term Disability and Bank of Hours

- If you qualify for both a Short-Term Disability extension and a Bank of Hours extension, the Short-Term Disability extension will be granted first and your Bank of Hours will be held over for future use.
- If you qualify for a Short-Term Disability extension and do not qualify for a Bank of Hours extension, you will be granted the Short-Term Disability extension and any hours you may have in your bank will be canceled.

Short-Term Disability and Long-Term Disability

If you do not qualify for a Bank of Hours extension, when the Short-Term Disability extension ends, you may apply for a Long-Term Disability extension for an additional 12 months.

Permanent Disability Extension – Retirement

If you retired under the Disability Pension requirements of the Motion Picture Industry Pension Plan, you will be entitled to Retiree Health Benefits effective on the date of your retiree certification, regardless of age if you meet the requirements as described below.

You may retire under this provision if you have a minimum of 10 Qualified Years and 10,000 Hours for which contributions have been paid to the Retiree Health Plan, are totally and permanently disabled at the time of your retirement AND

1. You are eligible to retire and have retired under the Disability Pension provisions of the Motion Picture Industry Pension Plan, or
2. You meet the requirements for a Disability Pension, but are not entitled to a Social Security Disability Award only because you are over-age. You will be entitled to Retiree Health Plan benefits effective on the date of your certification as being totally and permanently disabled by the Plans' Medical Review Department, or
3. You meet all the requirements for such a Disability Pension but are not a Participant in the Motion Picture Industry Pension Plan.

Chart of Disability Extensions			
Type	Short-Term	Long-Term	Permanent (10/10 Disability)
Definition	Unable to work at any occupation because of illness or injury requiring doctor's care	Unable to work at your normal occupation or perform similar job functions	Totally and permanently disabled
Length of Extension	6 months	Maximum 18 months, but reduced by a	Lifetime

		Short-Term Disability extension and/or COBRA	
Effective Date of Disability	Disability must occur within 90 days of your last reported hours	Disability must exist at the time eligibility terminated	Must be disabled at time of retirement
Qualifications	<ul style="list-style-type: none"> ■ Must collect State Disability (SDI) benefits or provide other proof if there is no SDI in your state ■ Granted 8 hours for each weekday (excluding holidays and weekends) of paid SDI benefits applied to actual dates of disability, can be combined with work hours to equal 300 ■ Cannot have two consecutive Short-Term Disability extensions ■ Cannot have more than one extension based on the same disability 	<ul style="list-style-type: none"> ■ Proof of disability required ■ Certification from Medical director ■ Not available to HMO participants but can change to MPIHP/Blue Shield Plan 	<ul style="list-style-type: none"> ■ 10 qualified years/10,000 hours, regardless of age ■ Retire under Pension Disability requirements ■ Social Security Award or, if over age, certification by Medical Directors
Benefits	Full benefits	<ul style="list-style-type: none"> ■ Comprehensive medical and prescription only ■ No hospital, vision, dental or life insurance 	All Retiree Health benefits
Dependent Coverage	Dependents are covered	Dependents are not covered	Dependents are covered