



HELPFUL HINTS FOR EMPLOYEES

Disability Benefits are temporary cash benefits payable to an eligible wage earner who is disabled by an off the job injury or illness.

You are eligible if you are working or have recently worked for a covered employer for at least four consecutive weeks. Your employer is a covered employer.

Benefits are 50% of your average weekly wage (based on your last eight weeks of employment, not counting the week in which your disability began, if its inclusion would lower your benefit rate) to a maximum benefit of \$170.00 per week.

Benefits are payable for a maximum of 26 weeks of disability during 52 consecutive weeks.

The first seven days of disability are a waiting period for which no benefits are paid. Benefits begin on the eighth consecutive day of disability.

If you are disabled in excess of seven days, your employer will supply you with a Statement of Rights under the Disability Benefits Law (Form DB-271) and a claims form (DB-450) within five days of your employer's knowledge that you are disabled.

You should file your claim within 30 days after you become disabled. Claims filed late are not necessarily rejected but you will not be paid for any disability period more than two weeks before the claim was filed unless you can show that it was not reasonably possible to file earlier. You will not receive any benefits if your claim is filed more than 26 weeks after your disability began.

If your claim is properly completed, you should receive the first payment within four business days after the 14th day of disability, or four business days after receipt of your claim, whichever is later. Further benefits are payable every two weeks provided there is medical documentation to substantiate the disability.

If you contribute towards the cost of insurance, your benefit may not be fully taxable.

If your claim is rejected, you have a right to ask the Workers' Compensation Board for a review.

For questions concerning a claim, please call your Human Resource Department or our claim staff at (800) 421-3711.

Please note: Your eligibility for Disability Benefits is governed by the New York Disability Benefits Law.

Fort Dearborn Life Insurance Company® of New York
New York Disability Claim Office
85 Allen Street, Suite 210
Rochester, NY 14608
(800) 421-3711