

OUT OF WORK CALL IN PROCESS FOR LOCAL S7

Local S7 members are required to call the Call-In-Center once a week to report your weekly status, (Code 09 for Workers Comp or **Code 26 for Accident and Sickness**) on our Local S7 toll free number, 1-866-805-3665 or if local, 1-207-442-3456 **within one hour following the start of your shift**, although employees are expected to call in prior to the start of their shift unless such call could not be made due to extenuating circumstances beyond the control of the employee.

MAKING A CLAIM

1. You must call the company's A&S carrier (**Sedgwick**) to initiate your claim at **1-800-416-1808**. There is a 3-page physicians' statement (filled out by a physician) and a medical release form that gets faxed back to Sedgwick at 1844-346-1402.
2. If you elected for the union's supplemental insurance (ST/LT disability) you must also contact **the Hartford at 1-888-277-4767** to initiate your claim. Tell them you are from **Local S7 at Union Workers Benefit Trust**, and they'll ask you some specific questions. There is a medical release form that gets faxed to The Hartford at **1866-411-5613**. If you are unsure if you have the union supplemental insurances, please contact the union to verify.
3. **Have your doctor(s) office(s) fax all medical records that apply to the injury or illness you may have after every appointment to both Sedgewick and Hartford.**
4. **Be sure to obtain a copy of these forms for your records along with all forms related to your injury or illness throughout the claim process.**

HEALTHCARE PREMIUM COVERAGE

After you are out long enough to be placed on leave of absences, you will receive a statement from the GD Services Center confirming your deductions for health insurance, vision, supplemental life, etc. A week to ten days later, you will receive a bill with a self-addressed envelope. Pay close attention to the billing date on the invoice. There is a billing date. They may bill you for two months at a time. You can cut it in half and pay one month at a time to avoid over payment if you return in the middle of the month. It could take up to 6 weeks or more to receive an overpayment refund.

DENTAL PREMIUM COVERAGE

If you have the union Dental plan and you want to continue during your absence, you must pay your premiums for the time you are not working. How you pay depends on how long you are out of work. If you are out of work for a full calendar month you will receive a letter telling you how much you owe from the date you left work and where to send payment.

IMPORTANT: You do not need to pay your premium until you receive a letter. Once you receive the letter, you will need to pay your premium by the due date in the letter.

Not paying will cause your coverage to lapse and be cancelled back to the date you left work or the last date you paid. If you let your coverage lapse, you have 30 days from the day you return to work to re-enroll. If you do not re-enroll, you cannot sign up until the next annual enrollment and you will have to satisfy a waiting period. If you return to work before a full calendar month has gone by, the premium you owe will be collected through payroll deduction upon your return to work.

WORKER'S COMP

If you are out of work on workers comp. you will accrue vacation for the first 17 weeks in any calendar year. On A&S you accrue vacation for the first six months period. The company will run your FMLA concurrent with your absences, if you qualify for it. If you need FMLA for a family member after you return to active status and you have exhausted your leave entitlement you will need to contact the FMLA offices at **442-3048**. You may get some time back to care for an ill family member.

Please be advised if you are out on the union supplemental A&S, and your disability extends beyond 6 months, you are required to apply for Social Security Disability and must file one appeal if you are denied. If approved, notify the Hartford immediately. Your STD benefit will be reduced accordingly by policy rules.

If you have a 401K loan, please contact the GD Services Center at **1-888-432-3633**. Let them know you are out of work and would like to continue your loan payments. Long term delay may cause you to default on your loan and be subject to tax and penalty for early withdrawal.

Please contact your Local S7 union at 442-3787, or Ls7 Benefits Committee members if you have any questions or need further assistance. You may also contact BIW benefits at 442-2527 with any company benefit questions.

BENEFITS COMMITTEE FOR LS7:

BRITNI BEAULIEU office - 442-3168

LORI BEAULIEU office - 442-1863

Ls7benefits@gmail.com