

PSEA DISABILITY PLAN

SUPPLEMENTAL INCOME DURING DISABILITY

The Plan

The Pacific Service Association Board of Trustees established the PSEA Member Disability Plan (DP) in 1923. A member-funded plan, DP provides additional financial assistance to members who become disabled and are unable to work.

Benefits of Membership

The disability plan pays benefits in addition to paid sick leave and Workers' Compensation, to add financial security for members missing work due to a disability.

Cost of Membership

You can join this plan for a monthly payroll deduction of only \$9.00.

Who May Join

Employees of PG&E or its subsidiaries can join the plan once they become a PSEA member.

How to Join

- Complete a PSEA Member Disability Plan [application online](#) or on the reverse side of a PSEA Membership Application.

How Much the Plan Pays

If you become disabled and file a claim, your benefits will be calculated according to your length of membership in the plan:

Years of Membership	Weekly Benefit
Less than 5 years	\$60
5 years, but less than 10 years	\$70
10 years or more	\$90

Benefits are paid every two weeks or, for shorter periods of disability, as soon as the amount due can be determined.

Waiting Period

Benefits begin after the seventh day of your qualifying disability, even if you are hospitalized on the first day of disability. No benefits will be paid for the first 30 days of membership in the plan.

Maximum Benefits Period

The maximum time you can receive benefits from this plan is 25 weeks per disability. If your disability goes beyond 25 weeks, benefits will cease until after you return to work for at least 15 consecutive weeks.

However, in accordance with the State of California Employment Development Department guidelines, claims for pregnancy are paid up to four weeks prior to the estimated date of delivery and up to six weeks after delivery, if there are no complications.

Benefits for Recurring Disabilities

If after receiving benefits you return to work and become disabled again within four weeks, the second period of disability is considered a continuation of your first disability, unless it is the result of an entirely new and unrelated cause. If it is considered continuation of your first disability, the seven-day waiting period is waived. Benefits paid for the combined periods of disability will not exceed the maximum 25 weeks.

Benefits Exclusions

The plan does not cover:

- Disabilities resulting from unlawful acts or any act of war.
- Disabilities or illness incurred during any period when there has been failure to pay contributions or assessments to the plan, or while dues were in arrears.
- Disabilities which occur while on a personal leave of absence over 90 days.

The above does not constitute a complete list of exclusions. For a complete list of exclusions, please contact the PSEA Benefits Department.

How to File a Claim

- Obtain a PSEA Member [Disability Plan Claim Packet](#) online at www.psea.info or contact the PSEA Benefits Department at 925-246-6289.
- Follow the instructions to complete and return the packet. It is your responsibility to submit a completed claim to the PSEA Benefits Department within six (6) months of the first date of disability.

For More Information

For more information about the PSEA Member Disability Plan and its regulations, please contact the PSEA Benefits Department at (925) 246-6289.

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