



# North Atlantic States CARPENTERS BENEFIT FUNDS

## Health Benefits Fund

**Buffalo Office**  
1159 Maryvale Drive, Suite 20  
Cheektowaga, NY 14225  
**Phone:** 877-739-7136  
**Fax:** 716-839-7136  
carpentersfund.org

**Long Island Office**  
270 Motor Parkway  
Hauppauge, NY 11788  
**Phone:** 877-372-3236  
**Fax:** 631-952-9813  
carpentersfund.org

### Dear Participant:

Thank you for contacting the North Atlantic States Carpenters Health Benefits Fund regarding your disability benefits. As a Plan 1 participant, if you cannot work due to illness or injury, you may be eligible for state sponsored **Paid Family Medical Leave (PFML) or the Fund's Accident & Sickness Benefit (A&S)**. The following is an outline and procedure for those benefits.

**Important: Participants must notify the Health Benefits Fund office of their disability within 90 days of the injury or their last date of employment to be considered eligible for the Fund's A&S benefit.**

Participants who live or predominately work in a state that provides PFML or New York State short term disability, must apply for that benefit through the state or your recent contractor. **The process is as follows:**

1. Apply for paid medical or disability leave in the state in which they live or predominately work. Your employer typically provides this benefit.
2. Provide the Plan with a copy of the determination letter from the state program regardless of approval or denial. Once received, the Fund will provide you with the A&S applications (Attending Physician Statement and Claimant Application). If A&S is approved, the Fund will credit up to 8 hours a week and payment of \$330 weekly for a maximum of 26 weeks. The Fund requires copies of paystub from the insurance policy.
3. If you receive a denial for state short term disability and you are currently on Plan 1 and are not receiving Worker's Compensation or unemployment benefits, **please sign the below and provide the denial form to the Health Benefits Fund.**
4. If you do not meet the hours required to gain health coverage for the next Insured Period, you may be entitled to the Disability Extension. You will need to contact the Fund Office about the application process as you approach the next Insured Period (April and October).
5. If you receive Workers' Compensation you must provide your approval letter and proof of payment. The Fund can credit up to 8 hours for every day paid.

## Accident and Sickness Benefit Form

To be eligible to receive the North Atlantic State Carpenters Health Benefits Fund A&S benefit you must comply with the following:

1. You have applied for and been denied the Paid Family and Medical Leave (PFML) offered in NY.
2. Please attach a copy of the denial.

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Member Signature

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Date: