

**BYLAWS OF
SICKNESS AND ACCIDENT FUND
I.B.E.W. LOCAL UNION 480
Amended: January 3, 2021**

**ARTICLE I
NAME - OBJECTS**

Section 1. This Fund shall be known as I.B.E.W. Local Union 480 Sickness and Accident Fund.

Section 2. Established in 1984 for the purpose of providing income when unable to work due to a sickness or an accident.

**ARTICLE II
COMMITTEE - DUTIES**

Section 1. The President of I.B.E.W. Local Union 480 shall appoint a committee consisting of three (3) members. The terms of the committee members shall be as follows:

One (1) committeeman will serve until the end of the first year, one (1) committeeman will serve until the end of the second year, and one (1) committeeman will serve until the end of the third year. The committeeman can succeed himself.

Section 2. The committee shall have the right to review the doctor's certificate for each sickness or accident, and shall have the right to bring it before the committee's physician.

**ARTICLE III
BENEFITS**

Section 1. Benefits for a sickness or accident shall be forty dollars (\$40.00) per workday or two hundred dollars (\$200.00) per five (5) workdays. The maximum combined benefit for a sickness or accident shall be \$1,600.00 per calendar year (January through December).

- (a) Example: A member has received sickness benefits of \$400.00. The member returns to work and has an accident. The member will be eligible for accident benefits of \$1,200.00.

Section 2. Sickness: Benefits begin after a member has missed five (5) working days. On the sixth (6th) day missed, the member will receive \$40.00 per workday or \$200.00 per workweek for eight (8) weeks. The committee reserves the right to review the member's sickness after each week.

Section 3. Accident: Benefits will be paid the day an accident occurs, for the actual hours missed, at \$40.00 per day, based on an eight (8) hour day. The member will need to furnish the committee with a doctor's certificate. This certificate will need to provide the committee with the date of the accident. The dates that the member misses thereafter will need to be furnished weekly.

ARTICLE IV MEMBERSHIP

Section 1. Any active "A" or "BA" member of the I.B.E.W. Local Union 480 shall be eligible to join the Fund.

Section 2. Benefits will stop upon date of retirement.

ARTICLE V FEES AND PREMIUMS

Section 1. A membership fee of twenty-five dollars (\$25.00) shall be charged to join the Fund.

Section 2. The annual premium shall be one hundred twenty dollars (\$120.00). The annual premium can be paid in monthly premiums of ten dollars (\$10.00) each month, or quarterly premiums of thirty dollars (\$30.00) each quarter.

Section 3. Premiums shall be due by the first working day of each month. No benefits shall be due to a member if the monthly premium has not been received by the 10th of the month.

ARTICLE VI FUNDS

Section 1. The bank account shall be an interest earning account. Two (2) signatures shall be required. The committee can authorize one (1) person to sign checks with at least one (1) committeeman.

**ARTICLE VII
GENERAL LAWS**

Section 1. The committee has the right to Review the doctor's certificate for sickness and accident and the right to bring it before the committee's physician.

Section 2. Alcohol and Drug abuse is not covered under this plan.

Section 3. There shall be a Ninety (90) Day waiting period for sickness. Accidents will be covered immediately.

Section 4. After Termination for Non-payment of Premium, there shall be an additional rejoining fee of twenty-five dollars (\$25.00) and a ninety (90) day waiting period for sickness benefits.

Section 5. A Reoccurring claim on the same Sickness may not be submitted more than one (1) time.

Section 6. Doctor's certificates must be presented to the Union Hall within 30 days of an accident or illness in order to qualify for benefits.

Section 7. Benefit payments shall begin upon presentation of a doctor's certificate to the Union Hall and shall be provided forward from that date in accordance with Article III of the Sickness and Accident Bylaws.

Section 8. Lump sum and retroactive payments are not allowed.

**I.B.E.W. LOCAL 480
SICKNESS & ACCIDENT FUND
COMMITTEE**

Brooks Martin
Business Manager

Mike Morgan
President

Brad Wallace
Organizer

R. Joel Hill
Health & Welfare Plan Administrator