



# Quick Check Guide

# Short-Term Disability Extension

## What is a Short-Term Disability Extension?

If you lost eligibility because you could not work due to an illness or injury, the Motion Picture Industry Health Plan (MPIHP) may allow your disability time to count as work hours during the Qualifying Period.

- ▶ Disability hours are counted as 8 hours per weekday (no weekends or holidays)
- ▶ You must reach at least 400 total hours; disability hours may only be combined with worked hours in the qualifying period
- ▶ These hours are not added to your Bank of Hours or work history

**Use this checklist to see if you *may* qualify for a 6-month extension of health coverage.**

This guide helps you understand the rules. Final eligibility is determined by MPIHP based on your documentation.

### STEP 1

#### Medical & Timing Requirements

**Check YES or NO for each question:**

- ☐ **YES** ☐ **NO** My disability was **certified** by a Physician.
- ☐ **YES** ☐ **NO** My disability lasted **at least 7 days**.
- ☐ **YES** ☐ **NO** My disability started within **180 days** of my last reported work hours to MPIHP.
- ☐ **YES** ☐ **NO** I was **eligible** for MPIHP benefits when my disability started (based on active hours or my Bank of Hours).

If you answered **NO** to any question above, you **would not qualify** for a Short-Term Disability extension. You may qualify for a Long-Term Disability extension, please review the Summary Plan Description for additional information.

### STEP 2

#### Disability Period Rules

**Check YES or NO for each question:**

- ☐ **YES** ☐ **NO** I have **not** received a Short-Term Disability extension in the prior eligibility period.  
**OR**
- ☐ **YES** ☐ **NO** If there was a break, the **new disability period**:
  - ▶ Was for the same disability claim, and
  - ▶ Started within 180 days of my last reported hours.



If your disability period is interrupted, only days from the second period of the same disability count as hours worked, provided the second period begins within 180 days of my last reported hours to the MPIHP.

# Important Things to Know

## (Common Misconceptions)

- ▶ You cannot have two Short-Term Disability extensions in a row
- ▶ You cannot have two Short-Term Disability extensions for the same disability
- ▶ Disability hours do not go into your Bank of Hours or your work history
- ▶ You cannot use Short-Term Disability hours if you were not covered when the disability began
- ▶ You cannot use disability hours to requalify for coverage
- ▶ Each approved Short-Term Disability extension reduces your COBRA period by 6 months

## STEP 3 State Disability Requirement

Check YES or NO for each question:

☐ **YES** ☐ **NO** I collected **State Disability Insurance (SDI)** benefits.

**OR**

☐ **YES** ☐ **NO** I live in a state that does **not** provide SDI, and I can provide other proof of disability.

☐ **YES** ☐ **NO** I can provide a **state disability** award letter, payment history, or check stubs. Proof of state disability benefits is required.

## STEP 4 Hour Requirement

Check YES or NO for each question.

☐ **YES** ☐ **NO** During the Qualifying Period, I have at least 400 total hours, made up of:

- ▶ Disability hours and/or
- ▶ Work hours.



Bank of Hours **cannot** be combined with disability hours.

### IF YOU CHECKED “YES” TO EVERY STEP ABOVE:

You may qualify for a 6-month Short-Term Disability extension with full benefits.

## How to Apply

When you receive a **Notice of Ineligibility**, submit to MPIHP:

- ▶ A State Disability award letter (in California EDD Form DE 2501);
- ▶ A payment history from the state agency; or
- ▶ Copies of disability check stubs.

### WORK RELATED DISABILITY?

You may submit a statement from the Workers' Compensation carrier instead.

### FINAL REMINDER

This checklist helps you understand the rules, but **approval** depends on MPIHP review and complete documentation.



**Motion Picture Industry Pension & Health Plans**

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