

# SHORT-TERM DISABILITY LEAVE

## Frequently Asked Questions

If you need to take time away from work to recover from a serious illness or injury, your Heritage employer provides you with disability benefits to help cover costs while you are out. These FAQs will help you navigate your short-term disability leave of absence. If you are pregnant, please see the Birth Parent FAQs for leave details.

If your injury is work-related, *contact your manager and HR team immediately* to start a claim under our workers' compensation policy. If verified as a work-related injury, the injury *would not* be covered under our short-term disability policy.

If your leave requires you to be away from work for four or more consecutive business days, contact [Employee Hub](#) (1-800-303-0408) to confidentially discuss your leave of absence needs (see below for details).

*Note:*

- Eligible unpaid time off under the Family and Medical Leave Act (FMLA) will run concurrently with paid time off benefits under the disability benefit policies.
- Union employees please contact your HR team or reference your collective bargaining agreement regarding eligibility.

### **Do I qualify for the short-term disability benefit?**

If you are a regular, full-time, benefits-eligible employee scheduled to work 30+ hours per week, you are eligible for disability benefits beginning on the first of the month following your date of hire.

### **I live in a state that provides state-funded disability benefits. Where do I find information?**

Several states have enacted laws which provide wage replacement to eligible workers who need to take time to care for themselves or their families. If you live in one of these states, you may be eligible for wage replacement benefits while you are on a leave of absence. To see if you live in such a state and to find additional information about your rights and/or state-provided benefits, please see the [Leaves of Absence](#) tab on the Total Rewards & Benefits Portal or visit your state government website.

**Please note** that these benefits run concurrently with any other paid time off and may reduce your company-paid disability benefit. Your total benefits received cannot exceed 100% of your regular base wages.

### **What is considered a qualifying serious illness or injury?**

A serious health condition means an illness, injury, or physical or mental condition that involves inpatient care or continuing treatment by a medical provider.

- *Inc incapacity* means the inability to work due to a serious health condition (or treatment for or recovery from a serious health condition).
- *Inpatient care* means an overnight stay in a hospital, hospice, or residential medical care facility, including periods of incapacity or any subsequent treatment in connection with the inpatient care.
- *Continuing treatment* by a healthcare provider includes several distinct definitions and can include conditions with short-term, chronic, long-term, or permanent periods of incapacity.

Examples of serious illnesses include, but are not limited to: cancer, heart attack, stroke, surgery (non-work related), terminal illness, brain injury/concussion (non-work related), and Alzheimer's disease. Other qualifying conditions include pregnancy (birth of child, medically necessary bedrest).



BENEFITS + WELLNESS

## **What isn't considered a serious illness/health condition?**

Common cold and viruses, influenza, and injuries not requiring significant medical intervention or do not interfere with your job responsibilities. Any condition that does not require on-going care from a medical provider.

For example, if you have the flu or bronchitis and it doesn't escalate to hospitalization, it *does not* qualify as a disability.

## **When do I need to notify Employee Hub of my leave of absence?**

For planned leaves, notify Employee Hub at least 30 days prior or as soon as feasibly possible. They will confidentially discuss your need for leave and answer any questions you may have about required forms, your benefits, and next steps. Employee Hub will notify your manager and HR Team so they can plan for your absence.

For unplanned leaves, contact Employee Hub as soon as possible. If you're unable to communicate, ask your closest relative to contact Employee Hub. (We understand that a relative may reach out to your manager first and that's okay. Your manager will contact us to initiate your leave of absence under dire/unplanned circumstances.)

## **I have my required forms. What do I do now?**

You will initiate your leave of absence request in Workday. Log in and go to the *Quick Action* buttons at the top of your Workday homepage and click the **Request Absence** button to start your request.

For online assistance, click the *Personal* icon on the left sidebar menu, click **Help** and search for *Request a Leave of Absence* article. It provides step-by-step instructions to start your leave request. You will upload your completed forms during this process.

## **What is my short-term disability benefit?**

Your employer-paid benefit pays you 100% of your current weekly base earnings for Day 1 through Week 12 of your approved leave. The benefit is paid through payroll. Your normal taxes and benefits deductions, including 401(k) contributions and loans, apply to your payment. Your payment is direct deposited just like your regular paycheck.

## **I will be on leave for longer than 12 weeks. How is my benefit payment impacted?**

If your leave continues after Week 12, your short-term disability benefit pays you 80% of your current weekly base earnings for Week 13 through Week 26. The benefit continues to be paid through payroll. Your normal taxes and benefits deductions, including 401(k) contributions and loans, apply to your payment. Your payment is direct deposited just like your regular paycheck.

## **I'm returning to work as planned. What do I need to do?**

Provide Employee Hub with your doctor's release allowing you to return to work. You will not be allowed to return to work until the medical release is reviewed and approved.

If you have any job restrictions, be sure to share that medical documentation as well (if applicable).

## **My doctor has postponed my release. What should I do?**

If your return-to-work date has changed, notify Employee Hub as soon as possible so they and your manager can plan accordingly. You will need to provide documentation from your doctor reflecting your updated return date.

## **My medical leave will extend past six months. What happens now?**

For an extended leave, it is important to begin the long-term disability application process by the beginning of the **fifth month** of your short-term disability leave to prevent a lapse in benefit payments (if approved). Contact [Employee Hub](#) to begin the process.

## **What is my long-term disability benefit?**

If your disability continues for more than 26 weeks and you are approved by Lincoln Financial, your long-term disability benefit is 60% of current monthly base earnings (maximum of \$17,500 per month).



BENEFITS + WELLNESS

It is paid monthly and will begin approximately around month 7. Payments will continue until you return to work or your normal Social Security retirement age.

**Will my current benefits elections continue to be active while I'm on leave?**

Yes, your benefits are active while you are on a short-term disability leave of absence. Your benefits deductions, including 401(k) contributions and loans, will continue to be deducted from your pay.

If your leave extends into a long-term disability leave, your benefits are terminated six months from the start date of your short-term disability leave.

**I'm enrolled in critical illness coverage. Does this apply?**

If you have a heart attack, stroke (effects confirmed at least 30 days after the event), or coronary artery bypass surgery or are diagnosed with cancer, a benign brain tumor, end-stage kidney failure, or major organ failure, you may be eligible to receive a \$5,000 lump sum benefit payment if approved by Lincoln Financial, our Critical Illness administrator. If you enrolled in the voluntary critical illness coverage, you may be eligible to receive an additional \$10,000 payment.

For additional plan information and a detailed list of covered illnesses, please refer to the [Critical Illness Insurance](#) information on the *Total Rewards & Benefits Portal*.

Contact [Employee Hub](#) (800-303-0408) to begin the Lincoln Financial claim process or ask questions. If approved by Lincoln, you will receive a check from Lincoln in the mail within a couple of weeks after approval.

**I'm enrolled in voluntary accident coverage. Does this apply?**

If you have a non-work-related accident that results in initial care, injuries, surgery and/or follow-up care, benefits are paid directly to you, if approved by Lincoln Financial, even if your health plan covered a part or all your expenses.

For additional plan information and a detailed list of covered accidents/injuries, please refer to the [Voluntary Accident Insurance](#) information on the *Total Rewards & Benefits Portal*.

Contact [Employee Hub](#) (800-303-0408) to begin the Lincoln Financial claim process or ask questions about covered services. If approved by Lincoln, you will receive a check from Lincoln in the mail within a couple of weeks after approval.

**Questions?** If you need more help or have questions, you may always contact Employee Hub for further assistance via [email](#) or call 1-800-303-0408 (Monday – Friday, 8:00am – 5:00pm EST).



BENEFITS + WELLNESS