

# SHORT-TERM DISABILITY LEAVE

## Frequently Asked Questions for Monument Brandenburg Union Employees

If you need to take time away from work to recover from an illness or injury and you elected Short-Term Disability Insurance during benefits enrollment, these FAQs will help you navigate your disability leave of absence.

If your injury is work-related, contact your manager and HR team immediately to start a claim under our workers' compensation policy. If approved, 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.

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

If you are a regular, full-time, hourly (non-exempt) Monument Brandenburg Union employee scheduled to work 30+ hours per week and you elected disability coverage during a qualifying benefits enrollment period, you are eligible for disability benefits beginning on the first of the month following your date of hire or January 1<sup>st</sup> following annual Open Enrollment.

### **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.)

### **How do I apply for my short-term disability benefits?**

Your employee-paid short-term disability benefits are administered by Lincoln Financial, our disability provider.

### **When should I start the claim process?**

Start the claim process as soon as possible so, if approved, your disability payments are not delayed. If you have an unplanned leave, begin the process as soon as you can.

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

The first two weeks of your leave are covered by your available paid time off (disability bank, sick and/or vacation). If you do not have time available, time is unpaid.

Weeks 3 and 4 of your disability leave are company paid. You will receive 66.67% of your weekly base earnings (excluding overtime and shift differentials; maximum of \$750 per week) through payroll. Your normal taxes and benefits deductions, including 401(k) contributions and loans, will be withheld from your payment. You will receive your payment using the same method as your regular paycheck.

Lincoln pays a benefit of 66.67% of your base weekly wages for weeks 5 – 26 (maximum of \$750 per week).



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### How does Lincoln assess my claim?

Your claim will be assigned to a Lincoln Disability Benefits Specialist, an experienced claims professional who will:

- Communicate with you and keep you informed
- Review eligibility under the insurance policy
- Provide information on how benefits are paid
- Conduct periodic reviews of disability claim
- Assist with return-to-work planning (or with long-term disability claim initiation)
- Lincoln will provide written updates on your claim status at least every 30 days.

### How can I check the status of my claim?

The easiest way to check your claim status is through the Lincoln Financial App or online at [LincolnFinancial.com](https://www.lincolffinancial.com). Create an online account to see the status of your claim and your payments.

### How long does it take for Lincoln to review and approve my claim?

Lincoln can take up to five business days to review and set up your claim. Delays can occur if you or your doctor do not provide all requested information upfront or if additional information is requested.

### What is a leading reason for a delay in my claim approval and/or payment?

Lincoln works with your doctor to get up-to-date medical information about your leave. Many times, the claims process will stall because a doctor's office hasn't provided requested supporting medical information to Lincoln. As a result, your claim or payments can be delayed. If you see your claim is pending additional medical documentation, you can contact your doctor's office for assistance.

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

You must complete two steps **before** returning to work:

- Provide Lincoln and Employee Hub with your doctor's release allowing you to return to work. If you have any job restrictions, be sure to share that medical documentation as well (if applicable).
- Contact the Onsite Medical Team to schedule your mandatory Return-to-Work medical review/physical and alcohol/drug screen. Bring your completed medical release from your doctor to your appointment. We recommend calling three business days prior to your anticipated return to work date to minimize scheduling conflicts. Call 1-270-422-6830 (Monday – Friday, 8:00am – 4:30pm EST).

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

If your return-to-work date has changed, **notify Lincoln and Employee Hub immediately** by providing the note from your doctor reflecting your updated return date. Once Lincoln is notified of this change, they may require additional information from your doctor and will contact them directly for required documentation.

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

If you require a leave beyond six months, your Lincoln Specialist will begin the long-term disability application process with you and your doctor(s) around your fifth month of leave. Yours and your doctor's prompt turnaround of information will help prevent a lapse in benefit payments.

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

If your disability continues for more than 26 weeks and you are approved by Lincoln, your long-term disability benefit will begin approximately around Month 7. Payments will continue until you return to work or your normal Social Security retirement age.

Your long-term disability benefit is 60% of current monthly earnings (maximum of \$17,500 per month). It is paid monthly rather than weekly.



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

Yes, your benefits are active while you are on a short-term disability leave of absence. 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 the company's health plan. How does my critical illness benefit work?**

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.



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