

SHORT-TERM DISABILITY LEAVE

Frequently Asked Questions for Hourly Employees

If you need to take time away from work to recover from an 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 Maternity (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, discuss with your HR team.

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) 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.

Note: Union employees please contact your HR team or reference your collective bargaining agreement regarding eligibility.

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 wages.

When do I need to notify my HR team of my leave of absence?

For planned leaves, notify HR at least 30 days prior or as soon as feasibly possible so they and your manager can plan for your absence.

For unplanned leaves, contact HR as soon as possible. If you're unable to communicate, ask your emergency contact to reach out to your HR team or manager.

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

Your employer-paid short-term disability benefits are administered by Unum, our disability provider. Unum offers four secure and easy methods to begin your disability claim. See the [Submitting an Unum Disability Claim Quick Reference Guide](#) for step-by-step instructions on how to file a claim.

Tip: The fastest and easiest method is using the Unum Customer App. Track your status and payments in real time, 24/7!

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 five days of your leave are covered by your available paid time off or disability bank (if applicable). If you do not have time available, time is unpaid.

Starting on Week 2, your short-term disability benefit pays you 70% of your current weekly earnings (maximum of \$1,500 per week; weekly earnings exclude overtime and shift differential). Benefits are paid weekly and by Unum.

How does Unum assess my claim?

Your claim will be assigned to an Unum 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)
- Unum 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 Unum Customer App or online at www.unum.com/claims. Create an online account to see the status of your claim and your payments.

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

Unum 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?

Unum 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 Unum. 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?

Provide Unum and your HR team 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).

Note: Depending on your position, you may be required to complete a drug screen if you are returning after 30 days on leave. Contact your HR team for details.

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

If your return-to-work date has changed, **notify Unum and HR immediately** by providing the note from your doctor reflecting your updated return date. Once Unum 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 Unum Specialist will begin the long-term disability application process with you and your doctor(s) around your fifth month of leave. Your doctor's and your 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 Unum, 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 Unum?

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 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 can receive up to a \$5,000 lump sum benefit payment. If you enrolled in voluntary critical illness coverage, you'll receive up to an additional \$10,000 payment. If approved by Unum, you will receive a check from Unum in the mail within a couple of weeks after approval.

Contact [HR Shared Services](#) (800-303-0408 or HRSS@thgrp.com) to begin the Unum claim process or ask questions about covered illnesses. For additional plan information, please refer to the *Unum Critical Illness Plan Document* found at www.myheritagegroup.com/THG (see the *Critical Illness Coverage and Accident Insurance* section on the *Benefits* tab).

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 even if your health plan covered a part or all your expenses. If approved by Unum, you will receive a check from Unum in the mail within a couple of weeks after approval.

Contact [HR Shared Services](#) (800-303-0408 or HRSS@thgrp.com) to begin the Unum claim process or ask questions about covered services. For additional plan information, please refer to the *Accident Insurance Plan Document* found at www.myheritagegroup.com/THG (see the *Critical Illness Coverage and Accident Insurance* section on the *Benefits* tab).

