

# LONG-TERM DISABILITY LEAVE

## Frequently Asked Questions for Hourly Employees

If your disability leave extends beyond 26 weeks (180 days) and you are eligible, you will begin the long-term disability claim process during the 5<sup>th</sup> month of your leave.

### **Do I qualify for the long-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 long-term disability benefits once your short-term disability claim period ends (after six months). *Note:* Union employees please reference your union contract for 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.

### **My doctor has postponed my short-term disability release date. What should I do?**

If your return-to-work date has changed, **notify Unum and Employee Hub immediately** by providing a 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. This is especially important if your expected release date is expected in the fifth or sixth month of your leave.

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

If you expect to be on disability leave for 180 days or more, your Unum Specialist will begin the long-term disability application process with you and your doctor(s) around your 5<sup>th</sup> 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 (180 days) and you are approved by Unum, your long-term disability benefit will begin in 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.

### **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 (180 days) from the start date of your leave. See the [Termination of Benefits Summary](#) for details.

**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).



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