

# SHORT-TERM DISABILITY LEAVE

## Frequently Asked Questions for Salaried 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 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, salaried (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.

### **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.

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

Your employer-paid benefit pays you 100% of your current weekly earnings for Day 1 through Week 13 of your approved leave. The benefit is paid through payroll. Your normal taxes and benefits deductions, including 401(k) contributions, apply to your payment. Your payment is direct deposited just like your regular paycheck.

### **I will be on leave for longer than 13 weeks. How is my STD benefit payment impacted?**

If your leave continues after Week 13, your short-term disability benefit pays you 80% of your current weekly earnings for Week 14 through Week 26. The benefit continues to be paid through payroll. Your normal taxes and benefits deductions, including 401(k) contributions, apply to your payment.

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

Provide HR 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).



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

If your return-to-work date has changed, notify HR 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 around the fifth month of your short-term disability leave to prevent a lapse in benefit payments. Contact [HR Shared Services](#) to begin the process.

Your employer-paid long-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!

**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.

**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), 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 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 the 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](mailto: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](http://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](mailto: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](http://www.myheritagegroup.com/THG) (see the *Critical Illness Coverage and Accident Insurance* section on the *Benefits* tab).

