

HOW TO REPORT A SHORT-TERM DISABILITY AND/OR FAMILY MEDICAL LEAVE

under HBC's disability plan



How do I report a short-term disability (STD) claim and/or family medical leave (FML)?

Simply do one of the following:

- Call toll-free **1.855.281.1206** or **1.866.562.8421** (Español). A representative will walk you through the process.
- Create a new leave request online at **myCigna.com**.
 - Select the 'Review my Coverage' tab from the header
 - Then select the 'Disability/Leave of Absence' from the dropdown
 - Click on 'submit a request for a disability or leave of absence'

You also need to call your Supervisor on or before your first day of absence to report how long you plan to be absent.

When do I call?

Call Cigna as soon as you know you'll be absent for any of these reasons:

- **STD** - If you plan to be absent from work for more than three days in a row due to your own disability.
- **FML** - If you have a serious health condition that means you can't do your job and you plan to be absent from work for:
 - More than three days in a row.
 - Hours or days not necessarily in a row (intermittent).
 - A hospitalization for any amount of time.

If you need immediate medical attention, please call 911

Cut and carry for easy reference

How to report a disability and/or family medical leave
1.855.281.1206 or 1.866.562.8421 (Español)
Visit: myCigna.com

Please have this information handy:

- Your name, address, phone number, birth date, date of hire, Social Security number and your employer's name, address and phone number.
- Date of your claim and when you plan to return to work. If you're pregnant, give your expected delivery date.
- Name, address and phone number of each doctor you are seeing for this absence.

Or for one of the following:

- Birth of a child and care of a newborn child.
- Placement of a child with you for adoption or foster care.
- Care for a spouse, child or parent with a serious health condition.
- Qualifying exigency reason(s) due to a family member's military deployment.
- Care for a family member who's incurred a serious injury or illness in the line of active military duty.
- School activities in the states where applicable.
- Family medical appointment if certified by your provider.
- Alternate state leave - For yourself or a family member. Include leaves permitted by state law for crime victims and victims of domestic violence.

Remember, even though you call Cigna, you still must call your Supervisor on or before your first day of absence to report how long you expect to be absent. Of course, always seek appropriate medical attention immediately. Your health and safety always come first.

What information do I need?

- Your name, phone number, home address, birth date, Social Security number and reason for your leave.
- Employer's name, email address and phone number.

If applicable:

- Date and cause of illness or injury.
- First day of absence from work, as well as day you plan to return to work. If you're pregnant, please give your expected date of delivery.
- Name, address and phone number of each doctor seen for the illness or injury causing the disability.
- Date of first treatment or date of doctor's appointment, as well as date of next treatment or appointment.
- Previous history of illness or injury, any diagnostic testing that was performed, diagnosis information, treatment plan, and recommended medications.

What happens next?

STD leaves

During the call, we'll ask for your permission to get your medical information. Here's how it works:

- After you give us your claim information, you'll be transferred to a recorded message.
- Listen to the recording and answer "Yes" or "No" to the questions.

GO YOU™

- At the end of the recording, say "Yes" if you give permission or "No" if you do not.
- You can cancel your permission at any time by calling your Cigna claim manager.

After the call, Cigna will send you a letter. It will include a copy of the recorded message for your records. It will also include a form that gives us permission to get other information we may need to finish processing your claim. Please sign and return that form. Check with your doctor to see if there are any other forms you need to sign to release medical information.

A Cigna claim manager will call you and your Supervisor for a list of your job requirements. The claim manager will also call your doctor for your medical records. This information will help us determine how long you may be out of work, and the benefits you may be eligible to receive.

FML

You'll get a package from Cigna. It will have information about your eligibility for Family Medical Leave and your rights under the Family Medical Leave Act (FMLA), it will also have instructions for any paperwork you may be required to complete and submit to Cigna to have your leave approved.

What happens if my STD claim is approved?

- Cigna will send you an approval letter that shows the date you're expected to return to work.
- You'll get separate information about your approval under the FMLA.
- Cigna will tell your Supervisor that we approved your claim, and the date you plan to return to work.

What happens if my STD claim is denied?

- Cigna will send you a letter that explains why. The letter will also provide instructions on how you can appeal the decision should you choose to.
- Cigna will let your Supervisor know the claim is denied.
- You should call your Supervisor when you get the letter to discuss your return-to-work date.

If your STD benefits are denied, you may still be eligible for leave under FMLA for your own serious health condition. Cigna will send you more information about FMLA and your eligibility.

What can I expect while I'm out?

Your Cigna claim manager will stay in touch to help you return to work quickly and safely. We may work with you, your doctor and your Supervisor to talk about different work options. This may include an adjustment to your job or work schedule.

What should I do when it's time to return to work?

- Call your Cigna claim manager and/or leave manager to tell them your return-to-work date.
- Call your Supervisor to let them know the date you'll be returning to work. If you're out of work because you have a serious health condition, please review your employee handbook for return to work policies.
- If you are out for your own serious health condition, you will be required to provide a return-to-work certification to your Supervisor, prior to returning to work.

What if I can't return to work on the date my leave is expected to end?

- Call Cigna to talk about the situation with your claim manager and/or leave manager. They'll call your doctor for an update.
- Call your Supervisor to let them when you plan to return to work. This does not guarantee that the additional time being requested is approved.

What if I need more information?

Cigna has a website that provides useful information for you and your family members – from submitting a disability claim and what comes next, what you need to know about family medical leave, information that can help you manage a specific condition at work, and even how to access valuable programs offered with your plan at no cost to you. Please visit the website at <http://www.cigna.com/workwellness>.

Questions?

Call **1.855.281.1206** or **1.866.562.8421** (Espanol). A Cigna representative is available to help you between 6:00 am and 6:00 pm EST.



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