



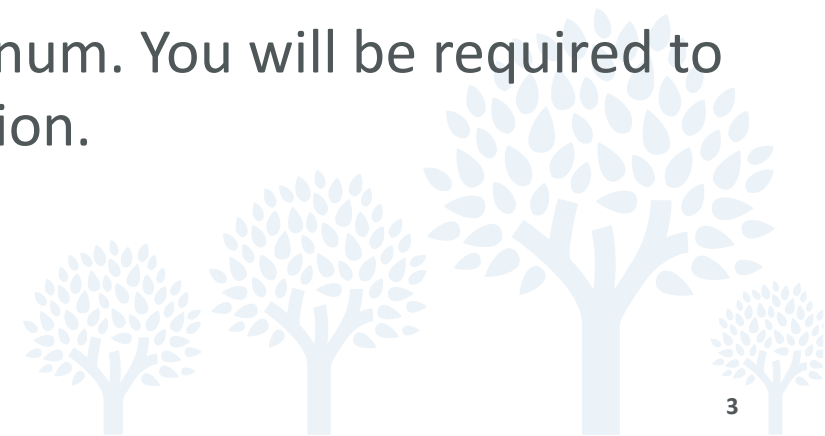
Team Member Guide for Leave of Absences



Preparing for Leave

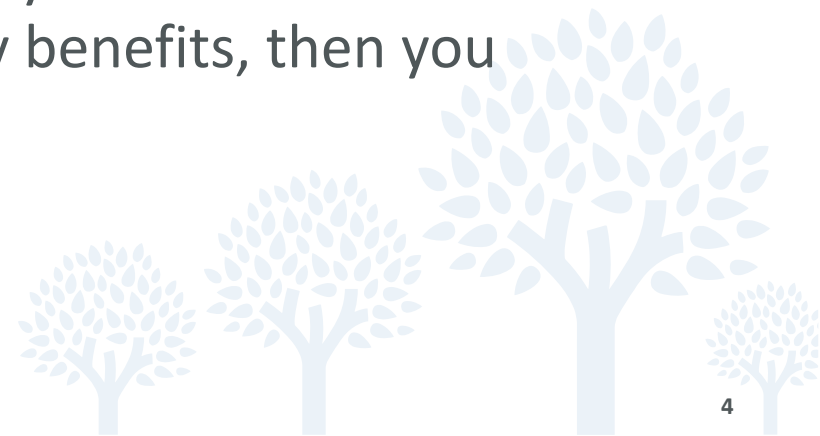
Preparing for Leave

- **To be eligible for FMLA leave, you must:**
 - Have 12 months of service
 - Have worked 1,250 hours in the last 12 months
- **How is My FMLA Entitlement Calculated?**
- If you are eligible and your leave qualifies, you have the right under the FMLA for up to 12 weeks of unpaid leave in a 12-month period calculated as a “rolling” 12-month period measured backward from the date of any FMLA leave usage.
- **What if I Need Additional Leave?**
- If you need an extension of your leave, you should notify Unum. You will be required to provide additional certification of the serious health condition.



Preparing for Leave

- **Do I Need to Use Vacation/Sick/PTO While on Leave?**
- You **must** use **accrued PTO** during any otherwise unpaid FMLA and/or state leave unless otherwise mandated by state law.
- Any paid time off used will be counted against your available leave under the FMLA and/or state leave law. Please contact **local Human Resources representative** regarding how much paid time off you have available. If you do not meet the terms and conditions of Niagara's paid leave program for your leave, your entitlement to take unpaid FMLA will not be affected.
- After you have exhausted your paid leave, the remainder of your leave will be without pay. If you are receiving workers' compensation or disability benefits, then you **may/may not** use your accrued paid time off.



Leave/Claim Intake Process

- When you call Unum, and select the option to initiate a new leave, the customer service team will walk you through a detailed Q&A in order to:
 - Validate your identity
 - Establish an ongoing relationship with you
 - Gather information to set up the Unum team for success in decision-making
 - Give the you the next steps
 - Answer any questions you may have



My Benefits

- **Will My Benefits Continue While I Am on Leave?**
- ***Health Insurance:***
- During your leave, Niagara will continue to pay its portion of your group health insurance premiums and you must pay your share, if any, of the health insurance premiums.
- A packet will be mailed from OneSourceVirtual to your address in Workday that will include instructions on how to pay your premiums.
- You have a 30-day grace period in which to make such premium payments. If you do not pay your share of the insurance premiums on a timely basis, your insurance coverage for yourself and/or your dependents may be terminated for the remainder of your leave.



My Benefits

- *Other Benefits (Life, Disability, etc.):*
- Niagara **will** continue other benefits (e.g., life insurance, disability insurance, etc.) while you are on leave. If Niagara pays your premiums for other benefits, when you return from leave you **will** be expected to reimburse Niagara for your share of the payments made on your behalf. Please contact **your Benefits department for information regarding your other benefits during your leave.**



How to File a Claim

File your disability claim statement online 24/7



Secure & easy access:

- Short and simple process that saves time
- Convenient access, day or night
- Website security to safeguard personal data



Committed to you

Our online claims service is part of our commitment to help make the process easier for you.

An easy, secure way to ensure prompt service for employees
Unum offers a secure and easy way for you to submit your employer statement for an employee's disability claim online. Our Web services are simple to use, with 24-hour access — allowing you to support the claim process at your convenience. It's one more way we provide prompt service to you and your employees.

To get started, follow these directions:

1 Go to www.unum.com/claims

2 Returning users, please log in with your user ID and password.

3 First-time users, please register an account to provide your disability employer statement, upload documents or review the status of a claim

4 Once logged in, click on **Claims Management** located in the Claims tab



Claim submission

Our secure site helps eliminate delays and confusion. Here are a few main features:

File your statement

paper-free, 24 hours a day,
7 days a week.

Upload

documents from your computer.

If your plan includes Claim & Leave InSightSM, you have access to our Web-based reporting system, which provides up-to-the-minute information on employee claims and leaves. This versatile tool provides:

- Real-time views of new claims and leaves, changes in status
- Unique benchmarking insights to compare your program results with similar organizations
- Key drivers and emerging trends so you can take action

5 Now you will see your online summary page

The screenshot shows the Unum Claims Management interface. At the top, there's a green header with the Unum logo and 'Claims' text. Below that is a navigation bar with options like 'Billing', 'Plan Administration', 'Claims', 'Forms and Materials', and 'Resource Center'. The main content area is titled 'Claims for Foxboro Company' and includes a search bar and a 'File a Life Claim' button. Below the search bar, there are two sections: 'Employees with claims that require your attention' and 'Employees with open or recently closed claims'. The first section contains a table with columns for Name, SSN, Policy - Division, and Action/Review. One entry is visible: Parker, Hayden with SSN 123-45-7890 and Policy - Division 0850008-001. The second section indicates that the group has over 30 records and suggests searching for a specific person. At the bottom, there's a 'Can't find your Employee?' section with a 'File Employer Statement' button.

From this page you can:

- Provide your statement for a claim that an employee has initiated
- Start a claim on behalf of an employee by filing your statement
- Upload information to support an employee's claim — for example, payroll documents or job descriptions



**If you have questions or concerns, please contact
Ask Unum at 1-800-ASK-UNUM or 1-800-275-8686.**



Unum Customer App

Claims management for employees on the go



With the Unum Customer App, you'll be able to easily access important claim and leave information:



› View claim and leave status or file a new claim/leave



› Contact your claims representative — and more

For Apple and Android devices

As the leading provider of group disability insurance,¹ Unum is always looking for ways to improve the claims experience for your employees. With the Unum Customer App, they can file a new claim or access claim information anytime, anywhere from their mobile phone.

Instant, real-time view of current claim status

Unum's mobile application helps employees easily access and monitor family and medical leave and claim details from their mobile devices. Employees can:

- File a new claim or leave
- Check the status of their claim or Family & Medical Leave Act (FMLA) absences*
- Send letters and documents to Unum
- Review recent payment information

Convenient features help employees manage their claims

Because this app is designed for mobile devices, employees benefit from convenient features that can help simplify the overall claims process. The app allows employees to:



Take a picture with their phone of documents needed to process their claim, such as medical records or requested forms, and upload them directly to their file



Add or update bank information to keep their claim payment direct deposit information current



Submit intermittent hours for their family and medical leave



Send a message to their claim specialist



Access Unum's Contact Center



Team Member Responsibilities

Employee Responsibilities



Contact Unum immediately to report Family/Medical leaves or Disability claims



Notify your Human Resources of leave request



Supply requested documentation to Unum within specified timeframes



Provide Unum with signed copy of relevant authorization to release information



Notify Unum and your HR manager of any changes in return to work status or date



Intermittent Leave

Reporting Intermittent Leave

- **How Should I Report Intermittent Absences to Unum?**
- If you have an intermittent leave, you must notify Unum **within 2 business days** each time you need to take intermittent leave. **Please also notify your Human Resource Representative.** Otherwise, your leave under the FMLA and/or State leave law, where applicable, may be delayed/denied.
- You can report time to Unum via webs services, mobile app or telephonically.
 - When reporting intermittent time Unum will request the following information:
 - Reason for the absence
 - Start/end time of absence
 - Duration of lunch (if within absence timeframe)
 - If for treatment, physician name and appointment



Certifying Intermittent Leave

- In order to manage intermittent leaves effectively, Unum carefully screen medical certifications submitted to determine the health care provider's expectations. Unum Requires:
 - The health care provider to certify that intermittent leave is necessary
 - The probable frequency of episodes, if known
 - The estimated treatment schedule, if known





Returning to Work

Returning to Work

- **How Do I Notify Unum and My Human Resources Representative of My Return to Work Plans?**
- If you are able to return to work sooner than your current estimated return to work date, you should notify Unum and your HRM/HRG as soon as practicable.
- If your leave is for your own health condition, you **will** be required to present your employer with a fitness-for-duty certificate as a condition of being restored to employment.
- If your leave request is for your own serious health condition and there is any need for additional accommodation, please contact your local Human Resources **representative**.





Are There Other Types of Leave Available?

- For information regarding other types of leave possibly available through your employer, please review your Niagara Team Member Handbook on Splash or contact **your local Human Resources representative.**

Resources

- Unum Customer Service: 1-800-ASK-UNUM or 1-800-275-8686
- Team Member Portal: WWW.Unum.com/claims

