

Filing

a Leave Request and/or Short Term Disability Claim by Telephone or on the Unum Website



option care health™

Short Term Disability Policy #: 703782

www.unum.com

Telephone: 866-779-1054

Fax: 800-447-2498

Monday-Friday

7:00 a.m.

to

7:00 p.m.

Central

WHEN TO CALL UNUM

- When your health care provider has determined you are unable to work due to illness, injury or pregnancy. Claims should be initiated no more than 30 days in advance of your absence and no later than 3 days after it starts.
- When you need to be absent from work to care for a family member who has a serious health condition.
- When you need to care for a child due to birth, adoption or foster care placement.
- When you need to be absent from work for a qualifying exigency leave because your spouse, son, daughter or parent is on covered active duty (or has been notified of an impending call or order to covered active duty) in the Armed Forces.
- When you need to care for your spouse, child, parent or next of kin undergoing medical treatment, recuperation, or therapy, is in outpatient status, or is on the temporary disability retired list for a serious illness or injury incurred or aggravated in the line of duty on active duty in the Armed Forces (includes the National Guard or Reserves). This includes a veteran who was discharged from the Armed Forces for reasons other than dishonorable within the 5 year period before the employee's first day of leave.
- When you need any other type of leave that may be covered by applicable state leave laws.
- Thirty days before a planned leave based on prescheduled medical treatment related to a serious health condition for you or your family member, or the expected birth, adoption or foster care placement of a child.
- Thirty days before a disability based on the expected delivery date of a child or prescheduled medical treatment.

WHAT TO DO NEXT

- Notify your manager or supervisor of your absence from work.
- To submit your claim and/or leave request via telephone, call the toll-free number listed to the left. Please be prepared with the information requested on page 2 of this brochure.
- To submit your claim and/or leave request via the Unum website, go to www.unum.com and follow the claim submission instructions.
- If you are eligible for leave, a certification of health care provider form may be required. If so, it will be mailed in your initial leave packet within 2 business days of filing your leave. You will be provided a minimum of 15 days from the date the leave is requested to complete and return this form.

FOR SHORT TERM DISABILITY CLAIMS

- Provide your health care provider with a signed and dated copy of the authorization form (last page of brochure). This form authorizes the release of medical information needed to evaluate your disability claim.
- Once you have filed your Short Term Disability claim, please fax a copy of the signed and dated disability authorization to the Unum Benefits Center at the following toll-free number, 800-447-2498. If you prefer, you may sign and submit your authorization electronically at www.unum.com/claims.

OUR COMMITMENT TO YOU

We understand that a disabling illness or injury creates emotional, physical and financial challenges and we want to do whatever we can to help you. You have our commitment to provide you with responsive service and to be understanding and sensitive to your circumstances during the claim process.

INFORMATION NEEDED TO SUBMIT A SHORT TERM DISABILITY CLAIM AND/OR REQUEST FOR LEAVE

Please be prepared to provide the following information when you call to submit your claim/leave. If someone else makes the call on your behalf, he/she may need to provide this information.

- Name of the company where you work
- Policy number: 703782
- Your name and Social Security number or employee ID number
- Complete address and phone number
- Date of birth
- Marital status
- Occupation (or job title)
- Supervisor's name and telephone number
- Your last day worked and your first day absent from work due to your claim and/or leave request
- The date you expect to return to work (if you know), or the actual date if you have already returned to work at the time you call

Please note: Leave is job protection under federal and state laws whereas a disability is income replacement. In many situations the two coverages overlap when you are missing work due to your own illness or injury.

In addition, the following information will be needed when submitting a disability claim.

- Healthcare provider's name, address, fax and telephone number
- A brief description of your medical condition including cause of condition (illness or injury), date of injury or beginning of illness, and whether it's work-related
- The dates of your first visit, your most recent visit, and your next scheduled visit with your healthcare provider for this condition
- Work restrictions or limitations stated by your healthcare provider, if any.

Prompt and complete information from you and your healthcare provider will help assure a timely decision and payment if you are eligible.

Unum may require additional medical information to better understand your disability claim. The timing of the decision depends on how quickly the information is received.

Unum will partner with you to gather all required information for the duration of your disability claim.

INFORMATION THAT MAY BE IMPORTANT TO YOU

Check your claim status, correspondence, and updates online – anytime.

Unum has developed a secure and easy way for you to manage your disability claim online at www.unum.com/claims. Our secure web services allow you to access and make changes to your open claims, as well as view updates and correspondence when they become available.

Our secure site helps eliminate delays and is simple to use. Here are a few main features:

- Sign and submit your electronic disability authorization form.
- Upload documents for disability claims from your personal computer.
- Register for direct deposit of your claim payment, when applicable.
- Check claim status, correspondence, and most recent payment information.
- Verify and change personal information and monitor your claim progress.

You may also manage your claim with the Unum Customer App. The Unum Customer App is available for Apple and Android devices.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries. Services provided by subsidiaries of Unum Group.

Unum Group, 1 Fountain Square, Chattanooga, TN 37402

unum.com

Check your claim status, documentation and updates online — anytime



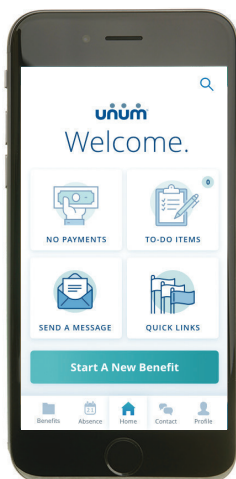
Secure & easy access:

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

Committed to you

We understand that filing a claim or leave is when you may need us most. Our claims service is part of our commitment to help make the process easier for you.

➤ Managing or filing your claim/leave is just a touch away. Go mobile with the Unum Customer App.



Unum has developed a secure and easy way for you to submit and manage your claim or leave online. Our secure Web services allow you to access and make changes to your open claims, as well as view updates and available letters and documents. This is one more way we fulfill our commitment to provide you with prompt service.

Our Web services are simple to use when you need to file or monitor a claim or leave.

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 file a new claim or leave, review the status of an existing claim, or view documentation.

The screenshot shows the Unum website interface. At the top, there's a navigation bar with the Unum logo and links for Register and Log In. Below this is a large banner image of a lighthouse on a rocky shore. Overlaid on the banner is a login form with fields for Email and Password, a Login button, and links for Register an account and Forgot password?. Below the login form is a footer section titled 'Secure Website Registration' with a brief description and a list of services: File a claim/leave, Download supplemental forms, Check your claim status, and Update personal information. To the right of this section is a 'Need help registering?' link and a phone number: 877-225-2712.

Monitor your progress

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

Access and download

supplemental claim and year-end tax forms.

File your claim/leave

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

Sign and submit

authorization forms.

Upload

documents from your personal computer — or from our app, using your phone's camera.

Register

for direct deposit of your claim payment, when applicable.

Review

claim status, documentation, and most recent payment information.

Verify and change

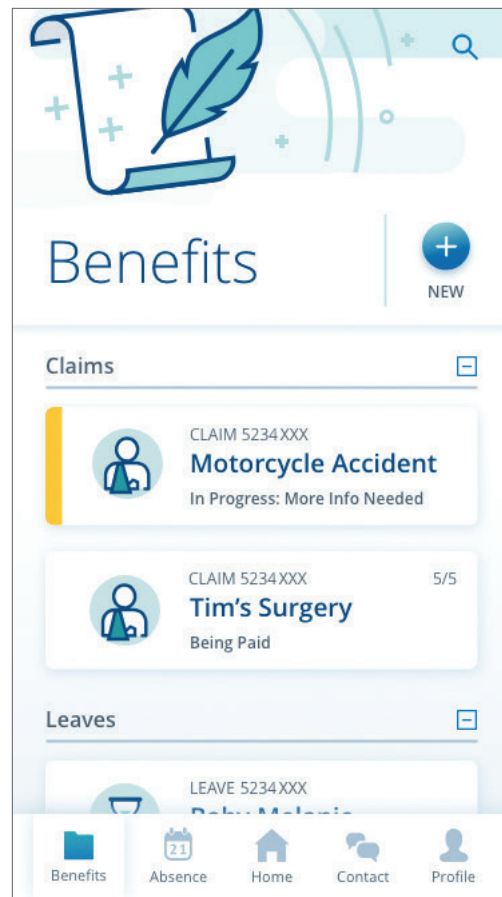
personal information, including contact information and treatment providers.

Get updates 24/7

With our mobile app or web portal.

MORE **Have additional questions?**
Please call us at
1-866-679-3054
Monday-Friday,
8 a.m. to 8 p.m. ET.

Your online summary page



Easily update your claim and personal information online.

For example, you can:

- Report your work absence times and dates for intermittent leave.
- Let us know when your baby arrives, if you're filing a maternity claim.
- Let us know the last day you were able to work, if you're disabled.
- Let us know the day you expect to return to work following a disability.
- Choose to stop receiving claim/leave-related mail, if you would rather view letters and documents online.
- Upload your claim/leave documents from your personal computer — or through the Unum Customer app using the camera on your phone — if you don't want to wait for the regular mail.