

# HOW TO REPORT A LEAVE OF ABSENCE

## Incora

### Short-term Disability (STD) and/or Family and Medical Leaves (FML)

#### How do I report my STD and/or FML claim?

##### Simply do one of the following:

- Call toll-free **888.84.Cigna (24462)** or **866.562.8421** (Español) between 7:00 am and 7:00 pm CST. A representative will walk you through the process.
- Online at **myCigna.com**:
  - Select the “Review my Coverage” tab from the header
  - Then select the “Disability/Leave of Absence” from the drop-down menu
  - Click on “Submit a request for a disability or leave of absence”

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

#### How do I request an accommodation under the Americans with Disabilities Act (ADA)?

If having difficulty in performing your job due to a disability, you may qualify for an accommodation under the ADA. A reasonable accommodation is any work environment to help a disabled individual perform job duties. An accommodation may take a variety of forms:

- Additional time off
- Modified work arrangement
- Worksite accommodation

Leave as an accommodation is handled as part of the leave of absence process and provides coordination with any other applicable plans.

- Call toll-free **888.84.Cigna (24462)** or **866.562.8421** (Español) and a representative will walk you through the process.

#### How do I request a USERRA Leave?

Our administration of military leave under the Uniformed Services Employment and Reemployment Rights Act (USERRA) requires you to provide your military orders to your HR/Benefits Representative.

- Call toll-free **888.84.Cigna (24462)** or **866.562.8421** (Español) between 7:00 am and 7:00 pm CST to report your leave.

#### When do I call?

##### Call Cigna as soon as you know you will be absent for any of the following 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 where you can't do your job and you plan to be absent from work for:
  - More than three days in a row
  - Hours/day not in row (intermittent)
  - A hospitalization for any amount of time
- Birth of a child and care for a newborn child
- Placement of a child with you for adoption or foster care
- Qualifying exigency reason(s) due to a family member's military deployment
- Care for a family member who incurred a serious injury or illness in the line of active military duty
- School activities for you or a family member

If you need immediate medical attention, please call 911.

- › Alternate state leave – for yourself or a family member, including state leave laws for crime victims and victims of domestic violence
- › Organ, bone marrow or blood donation as permitted by state law

Remember, even though you call Cigna, you still must call your HR/Benefits Representative 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?

**Before you call or go online, please have this information handy**

- › Your name, address, phone number, birth date, Social Security number and reason for your leave

**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 are 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 if my injury/illness is work-related?

- › Workers' compensation runs concurrent with FMLA
- › Please contact your employer and your workers' compensation company

## What happens next?

### **STD leaves**

During the call, we'll ask for your permission to get your medical information so that we can immediately start working on your claim.

- › After you give us your claim information, you'll be transferred to a recorded message
- › At the end of the recording, say "Yes" if you give permission or "No" if you don't (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 and 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.

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

### **FML leaves**

You will receive correspondence from Cigna containing information about your request and, if applicable, instructions for any paperwork will be included.

## What happens if my STD claim is approved?

- › Cigna will send you an approval letter that shows the date you are expected to return to work
- › You will get separate information about your approval under the FMLA
- › Cigna will tell your employer 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 tell you how you can appeal the decision
- › Cigna will let your employer know the claim is denied
- › You should call your HR/Benefits Representative 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 the FMLA for your own serious health condition. Cigna will send you more information about FMLA and your eligibility.

## What can I expect while I am 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 employer to talk about different work options. This may include an adjustment to your job or work schedule, your HR/Benefits Representative may also call you to check on your progress and offer support.

## 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 HR/Benefits Representative to let them know the date you will be returning to work. If you are out of work because you have a serious health condition, please review your employee handbook for return-to-work policies.

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

- Call your Cigna claim/leave manager to discuss your situation - they'll contact your doctor for an update.
- Call your HR/Benefits Representative to let them know when you plan to return to work.

## What if I need more information?

Cigna has an online resource (**Cigna.com/workwellness**) that provides useful leave of absence information - from disability claim process, to FMLA, to managing conditions at work and how to access valuable programs offered with your plan at no additional cost to you.

## What if I'm eligible for California State Disability Insurance (SDI) (CA employees only)?

If you live in California, your leave may qualify for benefits under California's SDI program. For more information about, or to apply for, SDI benefits, please call Employment Development Department (EDD) at 800.480.3287 or go online at [edd.ca.gov](http://edd.ca.gov). Please note: you'll be required to provide your short-term disability (STD) claim manager with your CA SDI award amount to ensure your claim is adjusted accurately and any applicable additional payment is provided to you.

## Questions?

Call **888.84.Cigna (24462)** or for Español **866.562.8421**. A Cigna representative is available to help you between 7:00 am and 7:00 pm CST. You can also **chat live** with a Cigna representative on [myCigna.com](http://myCigna.com).

## Cut and carry for easy reference

How to report a disability claim and/or family and medical leave: **888.84.Cigna (24462)** or for Español **866.562.8421**.  
Visit: [myCigna.com](http://myCigna.com).

### Please have this information handy:

- Your name, address, phone number, birth date, Social Security number, date of hire
- Date of your claim and when you plan to return to work (your expected delivery date if you are pregnant).
- Name, address and phone number of each doctor you are seeing for this absence

