



Voya Leave Management

Claims experience



When you need to miss work for an extended period of time due to a life event, Voya Leave Management can help support you throughout your leave of absence options. We'll assist you with job protected leaves and any Voya-offered wage replacement benefits you may be eligible for. Below, we've outlined the process of navigating through your life event and what to expect when you request a leave of absence.

1. Connect with your workplace

- If you know you have a potential upcoming leave of absence, you'll need to let Arcwood Environmental, LLC know at least 30 days in advance.
- When your event is unforeseeable, you will still need to communicate this to your employer as soon as practicable (same day or the next business day).
- These timeframes can vary depending on your employer's leave policy and your disability insurance certificate of coverage if applicable.

2. Tell us about your absence by:

Calling us

- After informing your workplace about your leave, call us at **1-833-973-1670** to discuss and request your potential leave and or Short Term Disability (STD) claim with us.
- Customer Service Associates are available **Monday - Friday 7 a.m. – 9 p.m. EST** to assist you by collecting information to start your request, initiate the job protected and wage replacement benefits you may qualify for, and explain the next steps. To learn about Return to Work and Stay-at-Work accommodations, please call us for more information.

Or notifying us online

- You can also tell us about your absence at mybenefitshub.voya.com or by scanning the QR code to the right with a smartphone.
- If you're contacting us for the first time, click *Register Now* to create an account.
- You'll need to verify your identity with a code we'll send to the email or mobile phone number you have on file with us. (If no email or mobile phone number is on file, a PIN can be mailed to you.)
- Once verified, you can create permanent login credentials and update your login verification preferences.



Once logged in, you'll be guided through the process with questions to get the details of your absence. The process is simple and takes about ten minutes. We'll ask you for your health care provider information so we can assist you with sending the medical form to them. You'll receive a communication confirming your claim has been started.

What are some examples for leave?

There are many leave laws and reasons to take a leave of absence. While myBenefitsHub and our representatives will help you understand the potential leave types specific to your situation, below are some common examples.

Family and Medical Leave Act (FMLA)

Eligibility: This federal law may provide you with job-protected, unpaid leave of absence from work if your employer has at least 50 employees on its payroll and you meet the following requirements:

- You have worked for your employer for at least a year;
- You have worked for at least 1,250 hours in the year before you want to start your leave; and
- You are employed at a work site where 50 or more employees work within 75 miles of that worksite.

Reasons: Under the FMLA, leave can only be taken for the following reasons:

- Care for your own serious health condition;
- Care for a family member with a serious health condition;
- Bond with a new child (birth, adoption, foster care); or
- Military family needs.

Arcwood Environmental, LLC specific leaves and processes

In addition to examples listed above, Arcwood Environmental, LLC also has additional leaves that may apply to you. We will notify you during your claims process if you are eligible for these leave programs and if there's additional steps you need to take.

3. Review options

- After you've started your claim with us, you'll then be connected with your dedicated Claim Specialist. This person will be your single point of contact for your claim and answer any questions you may have for your leave and/or STD claim.
- Within 2 business days of the claim intake, your Claim Specialist will call to follow up and review all job-protected leaves and wage replacement claims you may be eligible for, as well as provide next steps in the process.

Will I get paid during my leave?

- Laws like FMLA and state leave laws provide job protection during leave, but they don't provide pay. Your Claim Specialist will advise if you'll be required to, or have the option to, use sick, vacation, or paid time off to receive pay during your unpaid leave.
- You'll need to work with Arcwood Environmental, LLC to find out if there are any other options available to you for payment.
- Your leave request could qualify for pay under other programs such as Short-Term disability, statutory paid leave or a company paid leave.

Potential benefits impacts

- Disability Income Insurance provides you with benefits to replace part of your paycheck when you can't work because of a sickness or injury. If you become disabled, your Claim Specialist will advise of a waiting period you may need to satisfy before disability (wage replacement) benefits are payable.
- In addition, any disability benefits you may be eligible for will be reduced by other income you're eligible to receive while disabled. This includes, but isn't limited to, any payments you may be eligible to receive or are projected to receive under a State Benefit plan. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

Non-Insurance services & tools

After talking with you about your potential claim, your Claim Specialist will make you aware of Non-Insurance services and tools available to you as they are applicable to your situation:



Scan here for the
App Store

We work with **Family First** to offer you and your loved ones comprehensive, concierge Caregiving Support. Experienced in uncovering and solving complex caregiving challenges, Family First's team of licensed and accredited professionals are available to help solve caregiving challenges for you and your loved ones.

- To get started, visit <https://www.family-first.com/voya> or call **1-877-290-1905**.
- You and your loved ones can also directly access Care Experts¹, care plan, calendar, and other collaboration tools with the Family First app, available on the Apple App Store® or Google Play store. Scan the QR code with a smartphone to download.

App Store is a service mark of Apple Inc. Google Play is a service provided by Google LLC.



We work with **Goldfinch Health** to enhance your claim experience if you will be out of work for a pre-planned surgery and have Short Term Disability coverage offered by Voya. If applicable to your claim, your Claim Specialist will tell you about Goldfinch Health and how they're designed to help you make optimal and informed decisions when it comes to pre-planned surgery and the recovery that follows. Some advantages include:

- Being prepared for surgery and recovery;
- Receiving answers to questions at every step;
- Shortening recovery time after surgery; and
- Minimizing opioid painkiller use.

4. Claim decision

- Your Claim Specialist will continue to gather more information so your claim can be fully evaluated. Once a claims decision is made, your Claim Specialist will contact you within 3 business days to explain next steps.
- Under many leave laws, you are required to make a reasonable effort to schedule your leave in a way that will not disrupt your employer's operations.

Intermittent leave

- Leaves that are for a few hours or days at a time, rather than all at once, are referred to as intermittent. For approved intermittent leaves, you're required to report any leave time used by contacting Arcwood Environmental, LLC as soon as you know you'll be out of work due to your intermittent leave.
- You'll also need to contact us to report each use of intermittent leave time online at mybenefitshub.voya.com in accordance with Arcwood Environmental, LLC's guidelines.
- You may be asked to create a schedule that meets your needs while also working around Arcwood Environmental, LLC's operational requirements. If applicable, your health care provider will be contacted and must approve any changes.

Other important information

Health insurance premiums²

- If you have group health coverage through Arcwood Environmental, LLC, the FMLA and other state leave laws require your group health coverage to be continued during your time off.
- Arcwood Environmental, LLC will continue to pay premiums as usual. However, if you pay premiums normally from your paycheck, you may need to take additional steps to keep your coverage current. Reach out to your Arcwood Environmental, LLC with any questions.

5. Check in

Return to work

- If your leave is approved and you're away from work, your Claim Specialist will contact you approximately one week before your anticipated return to work date. Your Claim Specialist will verify your return date has not changed.
- If documentation is needed to return to work, for example a fitness-for-duty certification, your Claim Specialist will also notify you to streamline your experience.

Leave extension [or progress from STD to Long Term Disability Insurance]

- If your return date has changed, they'll advise you of any additional information needed to help ensure a smooth process for your return to work.
- When your Claim Specialist is assessing your claim and work readiness, your claim may progress to Long Term Disability. They will explain next steps and any action you may need to take.

For assistance, please call **1-833-973-1670** to contact a Claim Specialist.



¹ "Care Expert" is specifically defined as an accredited care professional with at least one of the following advanced certifications:

- Certified Advanced Social Work Case Manager - Cardiac medicine Certification - Certified Case Manager - Certified Social Work Case Manager

² Health or Medical insurance is not offered through the Voya® family of companies. Contact your employer if you have questions about your health insurance.

My Absence Voyage™ tool is powered by Penguin Benefits®.

Caregiving Concierge services are provided by Family First, Inc. Boston, MA. Provisions and availability of each service may vary by state.

Goldfinch Health is not a member of the Voya® family of companies.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Disability Income Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Availability and provisions may vary by state.

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