



Short-Term Disability Leave

Frequently Asked Questions

If you need to take continuous time away from work to recover from your own illness or injury, your Arcwood Environmental employer provides you with disability benefits to help cover costs while you are out. These FAQs will help you answer some questions you may have regarding short-term disability leave of absence.

If your injury is work-related, contact your manager and assigned Regional HRBP team immediately to start a claim under our workers' compensation policy. If verified as a work-related injury, the injury would not be covered under the short-term disability policy.

Note: Eligible unpaid time off under the Family and Medical Leave Act (FMLA) will run concurrently with paid time off benefits under the disability benefit policies.

Do I qualify for the short-term disability wage continuation benefit?

If you are a regular, full-time employee scheduled to work 30+ hours per week, you become eligible for disability benefits after you complete 90 days of service.

How soon do I need to notify my manager of my need for a leave of absence?

For planned leaves, notify your manager at least 30 days prior, or as soon as feasibly possible, so they can plan for your absence. You are also required to contact our leave of absence and disability administrator, Voya, to file the requested leave.

For unplanned leaves, please make contact as soon as possible. If you're unable to communicate, ask your emergency contact to reach out to your manager.

How do I file for short-term disability wage continuation?

Contact the disability administrator, Voya. They can be reached Monday through Friday 7am-9pm EST at 833-973-1670 or anytime at mybenefitshub.voya.com.

What is my short-term disability benefit?

Your employer-paid benefit provides you with salary continuation at 100% of your base wage for Day 1 through Week 13 of your approved leave. The benefit is paid through payroll. Your normal taxes and benefits deductions, including 401(k) contributions, apply to your payment. Your benefit payment will be sent to your deposit account following normal payroll schedule. Benefit payment will not be released until approval is communicated to Arcwood by Voya.

I will be on leave for longer than 13 weeks. How is my benefit payment impacted? If your leave continues after Week 13, your short-term disability benefit pays you 80% of your current base weekly earnings for Week 14 through Week 26. The benefit continues to be paid through payroll. Your normal taxes and benefits deductions, including 401(k) contributions, apply to your payment.



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What information is required for approval of my short-term disability wage continuation benefit to be paid?

When you file a claim with Voya, they will provide you with the required documentation for potential approval. Once Voya communicates an approval to Arcwood, the wage continuation benefit payment is issued on the next payroll cycle. If you have questions about information required for approval, please reach out to your assigned claim specialist at Voya.

Are there any exclusions that aren't covered under the short-term disability benefit?

Yes, there are exclusions not covered under this benefit. Benefits are not payable if your disability results from any of the following:

- Sickness or accidental injury occurring in armed conflict, whether declared as war or not, involving any country or government
- Sickness or injury occurring while on military service for any country or government
- Intentionally self-inflicted injury or illness, whether sane or insane.
- Accidental injury occurring when you commit or attempt to commit a felony
- Accidental injury suffered in a fight in which you are found to be the aggressor.
- Sickness or accidental injury due to cosmetic or reconstructive surgery, except for surgery necessary to correct a deformity caused by sickness or accidental injury.
- Sickness or accidental injury for which you have or had a right to payment under a workers' compensation or similar law. This includes payment you would have been entitled to receive if the employer had not declined to provide workers' compensation insurance as allowed by the employer's state of domicile.
- Sickness or accidental injury arising out of or in the course of work for pay, profit, or gain.
- Any period of disability while you are confined in a penal or correctional institution because of conviction for a criminal or other public offense.

I live in a state that provides state-funded disability benefits. Where do I find information?

Several states have enacted laws which provide wage replacement to eligible workers who need to take time to care for themselves or their families. If you live in one of these states, you may be eligible for wage replacement benefits while you are on leave of absence. To see if you live in such a state and to find additional information about your rights and/or state-provided benefits, visit your state government website.

Please note that these benefits run concurrently with any other paid time off, when not prohibited by law, and may reduce your company-paid disability benefit. Your total benefits received cannot exceed 100% of your regular base wage.



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Will my current benefits elections continue to be active while I'm on leave?

Yes, your benefits are active while you are on a short-term disability leave of absence. Your benefits deductions, including 401(k), will continue to be deducted from your benefit payments. If your leave extends into a long-term disability leave, your benefits will be terminated six months from the start date of your leave. Please refer to the Benefit Termination Summary on the Total Rewards & Benefits Portal for more information.

I'm enrolled in the company's health plan. How does my critical illness benefit work?

If you have a condition covered by the Critical Illness Insurance policy, you may receive a lump sum benefit payment. If enrolled in voluntary critical illness coverage with a covered condition, you may receive an additional payment. If approved, you will receive a check directly from Voya in the mail after approval.

Contact Voya to begin the claim process or ask questions about covered illnesses. For additional plan information, please refer to the Critical Illness Plan Document on the Benefits tab of the Total Rewards & Benefits Portal.

I'm enrolled in voluntary accident coverage. Does this apply?

If you have a non-work-related accident that results in initial care, injuries, surgery and/or follow-up care, benefits are paid directly to you even if your health plan covers a part or all your expenses. If approved by Voya, you will receive a check directly from them in the mail after approval.

Contact Voya to begin the claim process or ask questions about the services covered. For additional plan information, please refer to the Accident Insurance Plan Document found on the Benefits Tab of the Total Rewards & Benefits Portal.

I'm returning to work as planned. What do I need to do?

Provide Voya and Arcwood with your doctor's release *prior* to your return-to-work date. This note must include the date of your release and confirm that you can perform all job duties and physical demands of your position. If restrictions are applicable to your return-to-work and/or modified work required for return, your physician must detail the limitations and duration of limitations on your release note.

My doctor has postponed my release. What should I do?

If your return-to-work date has changed, notify your manager and Voya claim specialist as soon as possible so they can plan accordingly. In most cases, you will need to provide updated medical documentation from your doctor reflecting your updated leave information.



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My medical leave will extend past six months. What happens now?

For extended leave, Voya will transition your claim from short-term to long-term disability automatically, if eligible. This typically occurs about 4-6 weeks prior to your short-term disability policy maximum date. Any required steps by you will be communicated to you from your Voya claim specialist.

If you believe that your time out of work will exceed the 26 week short-term policy maximum and your claim specialist has not reached out about a transition to long-term disability, please contact them directly. Voya will facilitate the transition and advise of any required documentation for continued claim determinations.