



Short-Term Disability Leave

Frequently Asked Questions for Disability Leave

If you need to take 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 navigate your short-term disability leave of absence. If you are pregnant, please see the Birth Parent FAQs for leave details.

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

If your leave requires you to be away from work for four or more consecutive business days, discuss with our [Leave Administrator](#).

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 benefit?

If you are a regular, full-time employee scheduled to work 30+ hours per week, you are eligible for disability benefits beginning on the first of the month following your date of hire.

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 a 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, please see the Leave of Absence tab on the [Total Rewards & Benefits Portal](#) or visit your state government website.

Please note that these benefits run concurrently with any other paid time off and may reduce your company-paid disability benefit. Your total benefits received cannot exceed 100% of your regular wages.

When do I need to notify my HR team of my leave of absence?

For planned leaves, notify the Leave Administrator at least 30 days prior or as soon as feasibly possible so they and your manager can plan for your absence.

For unplanned leaves, contact the Leave Administrator as soon as possible. If you're unable to communicate, ask your emergency contact to reach out to your manager or Leave Administrator.



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What is my short-term disability benefit?

Your employer-paid benefit pays you 100% of your current weekly earnings 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 payment is direct deposited just like your regular paycheck.

I will be on leave for longer than 13 weeks. How is my STD 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.

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

For your claim to be approved and paid, your Arcwood employer requires medical documentation completed by your doctor to reflect your need for and support of your medical disability claim. Once you contact the Leave Administrator to report your need for leave, you will be provided the required documentation to have completed by your physician. You must make sure the physician completes the documentation and return it within 15 days of the start of your leave. A copy of the required form is located within the Leave of Absence tab on the Total Rewards & Benefits Portal.

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

Provide the Leave Administrator with your doctor's release allowing you to return to work. If you have any job restrictions or limitations for your return, be sure to share that medical documentation as well (if applicable). Duration of any restrictions, if applicable, should also be included on the release note. This note must be submitted *prior* to your return to work.

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

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

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

For an extended leave, it is important to begin the long-term disability application process around the fifth month of your short-term disability leave to prevent a lapse in benefit payments. Contact the Leave Administrator for more information regarding how to begin the process.

Your employer-paid long-term disability benefits are administered by Voya, our disability provider. Voya offers four secure and easy methods to begin your disability claim. You may file a claim with Voya by calling 877-236-7564 or visiting voya.com/claims.



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More information regarding Long Term Disability can be found on the Long-Term Disability Leave FAQ document on the Total Rewards & Benefits Portal.

You will also be required to submit documentation regarding your probability of return to work. This document is intended to provide the company with an update regarding the projected remaining timeframe of your leave and whether the leave has a definite end date or is considered indefinite. This documentation must be submitted to leave@arcwoodenviro.com.

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 pay. If your leave extends into a long-term disability leave, your benefits are terminated six months from the start date of your leave.

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 of \$5,000. If you enrolled in the voluntary critical illness coverage, you'll receive up to an additional \$10,000 or \$20,000 payment. If approved by Voya, you will receive a check directly from them in the mail within a couple of weeks after approval.

Contact [HR Services](#) to begin the Voya 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 covered a part or all your expenses. If approved by Voya, you will receive a check directly from them in the mail within a couple of weeks after approval. Contact HR Services to begin the Voya claim process or ask questions about covered services. For additional plan information, please refer to the Accident Insurance Plan Document found on the Benefits Tab of the Total Rewards & Benefits Portal.

END OF SHORT-TERM DISABILITY LEAVE OF ABSENCE

Termination of Benefits Summary

Per the rules governing our benefit plans, benefits coverage for active employees on leave of absence will be terminated after six months (180 days) from the start date of the approved leave. For purposes of this document, if you will be on leave for 180 days or more, the 180th day of disability leave is your benefits termination date. This date may differ from your employment termination date. See details below.

If you are returning to work and haven't communicated your return date, it is important to contact HR Shared Services **immediately** to avoid a disruption to your benefits coverage.

Health, Dental, and Vision Benefits

If your employment and benefits end

If you are currently enrolled in health, dental, and/or vision benefits, these benefits will terminate at midnight on the last day of the month in which you reach the 180th day (or 6 months) of your leave of absence. You are eligible to continue your current benefits under the Consolidated Omnibus Budget Reconciliation Act (COBRA) for up to 36 months after your employment terminates.

iSolved Benefit Services, our COBRA administrator, will mail a detailed COBRA enrollment packet to you within a couple weeks after your employment termination date. The packet includes your options for coverage and applicable premium costs. If you're interested in continuing your benefits, you must submit your elections to *iSolved Benefit Services* as described in the packet. For current COBRA rates, go to the Total Rewards & Benefits Portal and see the Benefits tab.

If your benefits end prior to your employment ending

While not as common, when employment and benefit termination dates do not coincide, you may be eligible to continue participating in the health plan. The Patient Protection and Affordable Care Act (ACA) states that healthcare coverage may continue if you have an average of 30 hours or more a week during a given measurement period (12-month lookback period). Your employer grants hours for the time you are on an approved health leave of absence. If you meet the ACA hours requirement, you are eligible to continue participating in your current health plan election. HR Shared Services will provide additional information regarding your eligibility to remain on the health plan during the long-term disability claim process. Your health plan includes base dental and critical illness coverage.

If you are enrolled in the enhanced dental or vision plans, these benefits will terminate at midnight on the last day of the month in which you reach the 180th day of your leave of absence. All other benefit coverages will terminate at midnight on your benefits termination date. When your employment ends, you will be eligible to continue your health benefits under COBRA (see details above).

Optum Bank Health Savings Account (HSA)

If you opened an Optum Bank HSA, this account is yours. You may continue to use it to pay for eligible health, dental, and vision benefits.

After your benefits termination date, your HSA will be converted to a private account (no longer associated with your Heritage employer). Continue using your HSA debit card as usual.



Beginning the following month, the \$4.00 monthly service charge your Heritage employer was paying will be deducted from your account balance. You can access your HSA by visiting www.optum.com. Use your current login information to access your account.

Flexible Spending Accounts (FSA) – Limited Health or Dependent Care

If you are enrolled in a Limited Health (dental and vision expenses only) FSA or a Dependent Care FSA, expenses must be incurred on or before your benefits termination date to be eligible for reimbursement. You have 30 days from your benefits termination date to submit incurred expenses to *iSolved Benefit Services*.

Life Insurance & Other Voluntary Benefits

Basic & Supplemental Life Insurance

Your employer-paid Basic Life Insurance benefit ends at midnight on your benefits termination date. If you elected any of the Supplemental Life Insurance benefits (employee, spouse, or dependent), these benefits also terminate at this time. If you are interested in continuing your supplemental coverage(s), you will receive a Life Insurance Conversion form from Unum within two – three weeks of your benefits termination date.

Employee-Paid Critical Illness & Accident Insurance

If you elected either of these employee-paid benefits, your coverage will terminate at midnight on your benefits termination date. There is no continuation of coverage offered with these benefits.

Empower Retirement Account

If you are participating in the Empower 401(k) Retirement Savings Plan, this account is yours. You can access your account like you do today at www.empowermyretirement.com. For questions regarding your account or withdrawal options, please contact Empower Retirement directly at 844-465-4455. For additional information, please refer to *The Heritage Group Retirement Savings Plan Summary Plan Description (SPD)* found at www.myheritagegroup.com/THG (see the *401(k) Retirement Savings* section on the *Benefits* tab).

Long-Term Disability

If you expect your disability leave to continue past 180 days, you should be working with your Unum Disability Specialist to complete the long-term disability claim process. For questions regarding your claim status or payment information (if approved), please contact your Specialist.

