



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 you need a leave of absence for four or more consecutive days, please contact your manager and HR Business Partner immediately to start a claim. You will be directed to our leave administrator, Voya, for additional steps.

If your illness/injury is work-related, your claim would fall under our workers' compensation policy. If verified as a work-related injury, the injury would not be covered under our 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 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 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 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 unless prohibited by law. 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, you must notify your HR Business Partner at least 30 days in advance, or as soon as feasibly possible so they and your manager can plan for your absence.

For unplanned leaves, contact your HR Business Partner as soon as possible. If you're unable to communicate, ask your emergency contact to reach out to your manager or HR.



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How do I file for short-term disability?

Contact our disability carrier, Voya. They can be reached Monday through Friday 8am-6pm EST via phone at 888-973-3652 or you may file anytime online at mybenefitshub.voya.com.

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. Benefit payment will not be released until Voya communicates a claim approval to Arcwood.

I will be on leave for longer than 13 weeks. How is my STD benefit payment impacted? If your claim continues after Week 13, your short-term disability benefit may pay you 80% of your current base weekly earnings for Week 14 through Week 26, if approved. The benefit continues to be paid through payroll direct deposit. 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?

Once you contact Voya to report your need for leave, you will be provided with the required documentation to have completed by your physician. You must make sure the physician completes the documentation and returns it within 15 days of the start of your leave. Once Voya receives the documentation, they will communicate their decision to Arcwood, who will issue your benefit payment on the next payroll cycle following communication of the approval. If you have questions about information required for approval, please reach out to your assigned claim specialist at Voya.

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

Yes, your benefits are active while you are on 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 will be terminated six months from the start date of your leave.



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

Yes, there are exclusions not covered under this benefit. An overview of reasons is provided below. Please consult our benefit plan document for a more exhaustive list.

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.
- Any period of disability while you are confined in a penal or correctional institution because of conviction for a criminal or other public offense.
- 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.

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

Provide Voya and HR with your doctor's release allowing you to return to work. If you have any restrictions or limitations for your return, that information must be included on your release.

Duration of any restrictions, if applicable, should also be included on the note. This documentation 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 Voya and HR 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 extended leave, Voya will transition your claim from short-term to long-term disability automatically. This will occur approximately 4-6 weeks prior to your short-term disability policy maximum date, assuming you are approved in full for short-term disability. Any required steps will be communicated to you by your Voya claim specialist.



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Once you transition to long-term disability, you will also be required to submit documentation to HR 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 hrs@arcwoodenviro.com.

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 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.