

# Understanding Your Executive Medical Center Short-Term Disability Benefits

*The University of Virginia (UVA) is committed to offering valuable total rewards programs – including competitive short-term disability (STD) coverage available at no cost to our employees.*

*Based on your employee classification, you will automatically be covered under the STD plan on your day of hire. This means you qualify to receive STD benefits if you become disabled as defined by the plan.*

*The following describes how STD coverage works, when you become eligible for benefit payments, how to file an STD claim and what to do if your claim is denied. It also provides information on helpful resources to support you during the claims process and while you are receiving benefit payments.*

## Short-Term Disability – A Snapshot

With STD coverage, you continue to receive a percentage of your weekly salary – up to a maximum benefit period – if you are unable to work due to non-work-related illness or injury, or pregnancy and childbirth-related absences. STD benefits are administered by **Unum** (UVA's STD claims evaluator and administrator) and paid by UVA through the normal payroll process.

| STD Coverage At-a-Glance                                 |                                                                                                                                                                                                                                                                                                                              |
|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Disability means ...</b>                              | <ul style="list-style-type: none"><li>• You are unable to perform the material and substantial duties of your regular job due to your sickness or injury, and</li><li>• You have a 20% or more loss in weekly earnings due to that sickness or injury, and</li><li>• You are under the regular care of a physician</li></ul> |
| <b>With respect to maternity, “Disability” means ...</b> | <ul style="list-style-type: none"><li>• <b>Before delivery:</b> The period during which a pregnancy is medically managed until the delivery date</li><li>• <b>After delivery:</b> The six weeks after a vaginal delivery or the eight weeks after a C-section delivery</li></ul>                                             |

| STD Coverage At-a-Glance                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| <b>STD benefit amount</b>                           | 100% of your weekly pre-disability earnings, up to a maximum of \$15,000<br><br>For benefit payments that are for less than a full week, you will receive the benefit for each day, or partial day you are disabled                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Benefit payments generally begin ...</b>         | Your first day of disability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Maximum benefit period</b>                       | Benefits are paid for up to 26 weeks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Benefits are NOT paid for any disability ...</b> | <ul style="list-style-type: none"> <li>• For which you are not under the regular care of a physician</li> <li>• For which Workers' Compensation benefits are paid or may be paid</li> <li>• For which you are not actively employed during the disability claim.</li> <li>• Caused by committing or attempting to commit a felony</li> <li>• Caused by a period of incarceration</li> <li>• Caused by engaging in an illegal occupation or activity</li> <li>• Caused by or contributed to by an intentionally self-inflicted injury</li> <li>• Caused by or contributed to by war or an act of war</li> </ul> |

## Filing an STD Claim

If you need to file an STD claim, just follow these steps:

**Step 1.** **Notify your supervisor and your physician** that you are filing a claim for STD benefits.

**Step 2.** **File the claim with Unum as soon as possible.** To begin the process, call Unum at 866-269-0979.

- You will have to sign a form authorizing Unum to get medical information from your attending physician
- You will also have to provide proof of your claim. This includes:
  - The existence and cause of your disability (your sickness or injury), and the date it began
  - Proof that your sickness or injury limits your functioning and prevents you from performing the material and substantial duties of your regular job
  - The name and address of any health care provider (including physicians) where you received treatment

**Step 3.** **Provide additional proof of loss, if requested.** You may be asked to provide additional medical and/or non-medical information, known as “proof of loss”. This may include:

- Documentation of your disability, including the date, the cause and the extent
- Names and addresses of physicians, medical facilities and pharmacies associated with your treatment
- Your signed authorization for Unum to access your medical, employment and financial information

**After you file your claim with Unum, it will be either approved or denied.**

| If Your Claim is Approved                                                                                                                                                                                                                                                                                                                                                                                                | If Your Claim is Denied                                                                                                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>You will be notified of approval by Unum. You will begin receiving benefit payments when Unum determines that you are disabled and eligible to receive benefits.</p> <p>Benefits are paid through your regular UVA payroll schedule, once approval is received from Unum, based on a Monday – Friday work schedule. If your approval is received retroactively, benefits will be paid on the following pay cycle.</p> | <p>You will be notified by Unum of the denial. The notification will (a) explain the specific reason(s) for the denial, (b) reference the specific plan provisions on which the denial is based, and (c) provide information on the appeal process.</p> |

## Appealing a Denied Claim

If your claim is denied, you can take the following steps to appeal the claim to Unum:

**Step 1.** Ask Unum, in writing, for a review of your claim within:

- 180 days of the date you receive the claim denial (if Unum is required to make a determination of disability); **or**
- 60 days of the date you receive the claim denial (if Unum is not required to make a determination of disability).

See page 4 for Unum contact information.

**Step 2.** Request copies of all documents, records and other information relevant to your claim.

**Step 3.** Submit written comments, documents and other information relating to your claim to Unum.

Unum will reply to you in writing when a final decision has been made.

## Important Information

- While you are receiving STD benefit payments, please be sure to regularly check in with Unum and your supervisor.
- When you are ready to return to work, please contact Unum and your supervisor.
- If you are disabled and are close to the end of your 26-week benefit period, you may become eligible to receive LTD benefits. Unum will begin a review for LTD approximately 45 days before the end of your STD benefit period, as needed. Contact Unum to learn more.

| To Contact Unum     |                                                                                           |
|---------------------|-------------------------------------------------------------------------------------------|
| <b>Address</b>      | <b>Unum</b><br>Attention: Claims Department<br>2211 Congress Street<br>Portland, ME 04102 |
| <b>Phone Number</b> | 866-269-0979                                                                              |
| <b>Website</b>      | <a href="http://unum.com">unum.com</a>                                                    |

This communication is intended to summarize the key features of the University of Virginia's Short-Term Disability plan. As with all employee benefit plans, the University of Virginia reserves the right to amend, modify, suspend, or discontinue these benefits at any time.