Overview of the Short-Term Disability/Salary Continuation Process

Short-term disability (STD) is a benefit designed to replace a portion of your income if you're unable to work due to a non-work-related illness, injury, or medical condition including pregnancy-related complications and childbirth recovery. STD helps protect your income during periods when you need time to recover and cannot perform your job duties.

It is important to know what actions you need to take throughout the short-term disability process. Navigating a leave of absence can be overwhelming, but we are here to support you.

The following section outlines the key responsibilities and steps you will need to follow before your leave begins, while you are out, and as you prepare to return to work.

Initial notification of your need to request STD leave of absence

If you need to take STD leave of absence, you must notify your manager, your Human Resources Business Partner (HRBP), and Winnie Tang (cc Janet Arce) in the Human Resources - Benefits department. You do not need to share details about your medical condition with your manager or HRBP. Medical information is considered confidential and should only be shared with the Benefits team and directly with The Hartford, the disability carrier.

Employee action

If your leave is foreseeable, your communications to your manager, HRBP and the HR -Benefits department should include the following

1) general statement requesting time off for medical leave

2) general timing of your leave such as anticipated start date of the leave and estimated return to work date, if known

3) offer to help with the transition planning, if possible

HR - Benefits response

The HR - Benefits department will schedule a time to speak to you separately to review your leave eligibility, duration of leave, waiting period, etc.

We will provide you with instructions to file a claim with Hartford and the state agency, if applicable.

Initiate the leave claim with The Hartford and state agency if applicable

The Hartford is our Administrator for leave claims and accommodation claims. All leave requests along with supporting documentation must be submitted directly to The Hartford for review.

Employee action

You contact The Hartford at 888-301-5615 Monday through Friday 8am-8pm ET or www.thehartford.com/mybenefits. You should have your physician's contact information handy when speaking to The Hartford rep.

First day of leave

On your first day absent from work, you must contact The Hartford to notify them that your leave has begun. If you will not be physically able to contact The Hartford on your first day of disability leave, you should designate a family member or friend that can contact The Hartford on your behalf to confirm your leave has begun. The Hartford will not process your leave or calculate any disability pay until they have received confirmation of your disability start date.

Claim review period

The Hartford will review all submitted documentation.

Short-term disability is a paid leave; however, in most cases you will experience an interruption in pay while The Hartford collects and reviews the medical documentation supporting your short-term disability claim. This interruption occurs because regular pay ceases once you have reached the start date of your requested leave and disability pay cannot begin until The Hartford has approved your disability claim. Segal will retroactively release your portion of pay the following pay period after receiving The Hartford's (and any state or local medical leave pay information if applicable) approval.

While on leave

Pay while on leave

Upon approval of your STD claim, the weekly benefit payment of up to $170 will be paid by The Hartford after the 7-day waiting period ends. Segal will provide salary continuation benefits that will supplement the STD payments from The Hartford. The salary continuation is also subject to The Hartford's approval. When approved, salary continuation allows you to receive a portion of your regular pay up to 100% while on approved STD, for up to a maximum of 26 weeks. The

portion of your regular pay that you receive as salary continuation depends on your years of service.

Unless prohibited by applicable law, an employee will have their Segal payments offset by the amount that they are eligible to receive through the state or local paid family/medical/parental leave law program, so that the employee receives a maximum of 100 percent of regular pay from a combination of state/local paid family/medical/parental payments.

Benefit contributions/deductions will continue to be taken from Segal payments, by the payroll department.

Completion of Timesheet while on leave

You are responsible for entering your weekly time in Timesheet while on leave.

Employee communication during leave

The HR - Benefits team may periodically check in to see how you are doing and assess the potential return date.

If your return date changes, you must inform your manager, HRBP, HR - Benefits and The Hartford.

The Hartford will periodically connect with you to confirm your return-to-work status and assess whether an extension of leave may be necessary.

If you are unable to return to work fully or cannot return without an accommodation, you must reach out The Hartford to file for a reasonable accommodation. HR - Benefits will work with you and explore potential accommodation.

Return to work

Employee action

You must notify Winnie Tang in HR - Benefits upon your return to work.

If you were unable to complete your Timesheet while on leave, you must complete it upon your return to work.