

SHORT-TERM DISABILITY AND LEAVES OF ABSENCE

What you need to know about Short-Term Disability (STD) insurance and your maternity leave

Short-term disability insurance provides you with a weekly cash benefit to help pay for everyday expenses (such as mortgage/rent, utilities, childcare, or groceries) if you are unable to work for a short time due to a covered disability (e.g., maternity leave).

Maternity leave is treated like any other medical condition that prevents you from doing your job. Benefits are paid for the length of time it will take you to recover from your delivery. Depending on the type of delivery this can be between six to eight weeks.



Frequently asked questions

Will I receive short-term disability benefits if I stop working before my due date?

We acknowledge disability up to one week prior to your expected or actual date of delivery.

If you have medical complications that prevent you from doing your job, your doctor should submit the appropriate medical records, and we may provide benefits prior to that date.

How long do I receive my benefits?

Short-term disability benefits typically end six weeks after your delivery date.

Benefit payments may extend beyond six weeks if there are medical complications. Your doctor must provide certification that the covered disability will last more than the initial six weeks. This certification would include a note from your doctor explaining the extension of your leave as well as copies of your medical records. We will then review your medical records against the physical requirements of your job and determine if we will extend your benefits.

For a C-section, we may extend disability benefits up to an additional two weeks, for a total of up to eight weeks beyond your delivery date. Please note that the Elimination Period will still apply.

What if I am able to return to work before six weeks?

Simply call Sun Life and tell us you are returning to work earlier than expected.

When do my benefits begin?

Typically, your covered disability begins on the day you deliver. However, you may have to wait for a short period of time (called an Elimination Period) before you begin receiving your short-term disability benefit checks. Ask your employer or refer to your short-term disability booklet to determine the length of your Elimination Period.

Will I receive disability benefits for each week of my maternity leave? I was told I was eligible for six weeks of disability benefits, but why did I receive only five checks?

The payments you receive may vary. The number of weeks for which you receive disability benefit payments is based on the approved weeks of disability minus the Elimination Period. For example, if you deliver on January 15 and have a seven-day Elimination Period (the period of time between your disability start date and your first benefit payment date), your benefit payments

would begin on January 22 and would end six weeks after the date you delivered, on February 25. In this scenario, you would receive five weeks of disability benefits due to the seven-day Elimination Period.

Does my coverage continue if I take leave under the Family and Medical Leave Act (FMLA)?

Benefits are payable only during a period of medical disability. Your coverage may continue provided that other policy provisions are met.





How to file your claim

1. Contact Sun Life Absence Management Services (AMS)

Contact Sun Life AMS online, by phone, by e-mail, or through the Sun Life Absence Management Services mobile app when you need a leave of absence (Leave) and/or short-term disability claim (STD):

Website: www.sunlife-ams.com

Phone: 877-786-3652, Phones staffed (M–F, 8:30 a.m. to 10:30 p.m. ET)

E-mail: Absence@sunlife-ams.com

Note: You must first register on our website to use the mobile app.

2. Provide the Medical Certification form to your health care provider

This form provides us with specific medical information about your condition and expected recovery. The completion of this single Medical Certification form is sufficient for your application for both Leave and STD. In addition, either our Leave specialists or STD case specialists may request additional medical information.

You can find the Medical Certification form in the Acknowledgment package that was sent by Sun Life AMS or you can download it from www.sunlife-ams.com. This is a time-sensitive document. Be certain to check for the certification due date on the initial request letter found in your Acknowledgment package.

You will need to follow the instructions outlined in your Acknowledgment package or as provided by the Sun Life AMS Specialist.

3. Confirm receipt of the Medical Certification form with Sun Life AMS

You or the health care provider must return the original, completed Medical Certification form to Sun Life AMS by fax, e-mail, or mail prior to the certification due date.

Fax: 877-309-0218

E-mail: Absence@sunlife-ams.com

Address: Leave Center, NBC Tower—13th floor
455 N. Cityfront Plaza Drive
Chicago, IL 60611-5322

You are responsible for ensuring that Sun Life AMS receives the completed form prior to the certification due date. If you experience a delay in completing your form, please contact Sun Life AMS before your certification due date.

4. Review the decision letter(s) that you will receive

Once we receive your Medical Certification form, our Leave specialists and STD claims analysts will evaluate your request for Leave and your STD claim (if applicable). We may contact you, your physician, or your employer if we need more information to make our decisions.

Your request for Leave and/or your STD claim will either be approved or denied. Please note that decisions are based on the certification completed by the health care provider. If you have applied for STD, you will receive two letters—one regarding your request for Leave and the other regarding the decision on your STD claim.

5. Keep track of your available entitlement

If approved for the Leave, you will be responsible reporting each Leave related absence:

a. Intermittent leave: Report each intermittent absence to Sun Life AMS at least two hours prior to your shift and follow your company's call-in procedures. All prescheduled appointments need to be reported ahead of time to both Sun Life AMS and your company.

You can report each intermittent leave and/or appointment through one of the following options:

- Call 877-786-3652
- Go to www.sunlife-ams.com
- E-mail Absence@sunlife-ams.com
- Use the Sun Life Absence Management Services mobile app

b. Continuous leave: Pay close attention to the date range on your Leave decision letter. Under the FMLA and other Leave laws, your position at your company is protected only during the period of your approved Leave.

c. STD: If you are approved for STD benefits, you will be provided with a date through which benefits are approved. If you need to remain out beyond that date, you should contact your STD case specialist and you may need to submit additional medical information.

During your Leave and your absence while you are on STD (if applicable), you should follow up with Sun Life AMS and, if applicable, your STD case specialist, to:

- Share updated information related to your Leave and/or STD claim
- Request an extension to your already-approved Leave and/or STD benefits
- Report that you will return to work earlier than anticipated

Our specialists will support you as needed and will contact you to confirm your return-to-work date.

All inquiries or questions can be directed to Sun Life Absence Management Services at 877-786-3652, Monday through Friday, from 8:30 a.m. to 10:30 p.m. ET.

Value-added services are not insurance, are offered only on specific lines of coverage, and carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. Absence Management Services are provided by FMLASource, Inc.. The entities that provide the value-added services are not subcontractors of Sun Life and Sun Life is not responsible or liable for the care, services, or advice provided by them. Sun Life reserves the right to discontinue any of the Services at any time. This offering is available in all states for employers with 200+ lives. For employers with 200 to 499 employees, the offering must be packaged with a Sun Life insurance policy. For employers with 500 or more employees, the offering may be packaged with either a Sun Life insurance policy or a Sun Advisor Advice to Pay service. Not available with Stop-Loss, physician insurance policies, or Sun Advisor voucher products. Employers who provide group insurance coverage and make available value-added services within an I.R.C. Section 125 cafeteria plan should consult a tax professional to determine whether those services are Qualified Benefits for Section 125 plans.

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