

***If you are a physician with UnityPoint Clinic, please reference the applicable Summary Plan Description (SPD) on The Hub > HR Landing Page > My Benefits > Short-Term & Long-Term Disability Insurance.**

***If you are an executive, please reach out to your Executive Benefit Analyst.**

AbsenceOne: Leave Management and Support

AbsenceOne is our partner who manages all leaves and is your primary contact to initiate a request, check your status, and answer questions about your leave. AbsenceOne provides an online portal to submit leave requests that is accessible in the office or on a personal device – even when not connected to the network. This means you have 24/7 access to track your request and make updates at your convenience. If you prefer, you may also contact an AbsenceOne customer service representative between 7 a.m. and 7 p.m. (CT) Monday through Friday at (877) 467-2671.

What is AbsenceOne?

AbsenceOne is a partnership between Prudential and Sedgwick to administer the Disability and Leave Programs on behalf of UnityPoint Health.

UnityPoint Health's disability insurance benefits are underwritten by The Prudential Insurance Company of America (Prudential). Sedgwick Claims Management Services, Inc., is a third-party administrator providing claims services for Prudential.

AbsenceOne is here to help with time away from work. Their goal is to make this process as simple as possible for team members.

Why did UnityPoint Health Partner with AbsenceOne?

- **Life is unpredictable:** AbsenceOne offers both in-person and online self-service options for reporting claims. No matter what time of day or where you are, you can reach them at (877) 467-2671 or www.AbsenceOne.com/unitypointhealth.
- **Choices can be confusing:** AbsenceOne representatives can guide team members through the absence process, answer questions about documentation and offer referrals to employee assistance (EAP) and disease management programs. They are good listeners, creative problem solvers and personal experts in the absence process.
- **Information is important:** www.AbsenceOne.com/unitypointhealth offers easy self-service options from any web-enabled mobile device or computer. Team members can view claim status, update information, communicate with AbsenceOne, upload documents, opt for push notifications and use direct deposit.

What is the difference between disability and a leave of absence?

Disability is a benefit that replaces a percentage of your base wage while you are temporarily disabled due to your own serious health condition and inability to work.

A leave of absence approves you to be off work either through the Family Medical Leave Act (FMLA) or, if not eligible, through the UnityPoint Health medical leave policy. FMLA is a federal entitlement of unpaid job protection to care for yourself or a family member due to a serious health condition. FMLA can be taken continuously or intermittently.

Please be aware that a leave of absence and disability leave both require medical information to be approved.

How do team members apply for leave?

Visit www.AbsenceOne.com/UnityPointHealth to initiate the process online or call (877) 467-2671 between the hours of 7 a.m. and 7 p.m. (CST). When calling, team members may reach a representative by pressing 0 (zero) from the main menu during regular business hours. Team members should continue to adhere to call-out procedures for their area and keep their supervisor informed of their absence and need for leave.

How do team members access the AbsenceOne portal?

To access the portal, navigate to www.AbsenceOne.com/UnityPointHealth. If this is your first time accessing the portal, you will need to register first. To register, you will need to validate your identity by entering the requested information:

- Your date of birth
- Last four (4) digits of your Social Security Number
- Your UnityPoint Health employee ID

Once you have entered your information, you will create a unique User ID and password. This ID and password will be required to access the portal at a later time.

Tip: You can set/modify your notification preferences within the portal under "Contact Preferences" to include your personal email and/or mobile device. This will enable you to receive updates on your LOA request(s) if you do not have access to your work email.

Do team members need to apply with their state for disability and/or paid family leave?

Yes. If the team member resides in any of the states below, they will need to contact the state directly as well as contact AbsenceOne. AbsenceOne will also remind employees to apply for state benefits. AbsenceOne will manage the leave of absence for the team member, but the team member will receive any potential paid benefits directly from the state.

State	Phone Number	Website
California	(800) 480-3287	www.edd.ca.gov
Colorado	(866) 263-2654	https://famli.colorado.gov
Connecticut	(877) 499-8606	https://ctpaidleave.org
Delaware	(302) 761-8375	https://labor.delaware.gov/delaware-paid-leave/employees
District of Columbia (DC)		https://dcpaidfamilyleave.dc.gov
Hawaii	(808) 974-6464	https://labor.hawaii.gov/dcd/frequently-asked-questions/tdi/#3.5
Maine	(207) 621-5024	https://www.maine.gov/paidleave/
Massachusetts	(833) 344-7365	www.mass.gov/dfml
Minnesota	(844) 556-0444	https://mn.gov/deed/paidleave/employees/
New Jersey	(609) 292-7060	https://www.nj.gov/labor/
New York	(800) 353-3092	www.wcb.ny.gov
Oregon	(833) 854-0166	https://paidleave.oregon.gov
Puerto Rico	(787) 754-5850	www.trabajo.pr.gov
Rhode Island	(401) 462-8420	www.dlt.ri.gov
Washington	(833) 717-2273	https://paidleave.wa.gov/get-help/

How will AbsenceOne communicate with team members when initial notice is received?

In addition to the information below, check out the [step-by step guide](#) on the Hub for all the details.

A leave packet that contains a welcome letter, medical certification form, the release of information (ROI) form and rights and responsibilities is mailed to the member the first business day after the leave request is submitted online or via phone. An email notification of a new claim or leave reported will also be sent to the team member's direct leader.

It is the team member's responsibility to provide completed paperwork within 20 calendar days from the date the initial packet was postmarked. AbsenceOne reviews all received paperwork within two business days of receipt and notifications about decisions are sent to the member and leader. Please be aware forms received after Wednesday of a non-pay week may impact your pay.



How will AbsenceOne communicate with team members when initial notice is received?

(Continued)

AbsenceOne will connect with the team member according to the following schedule to ensure completed paperwork is received:

- On the first business day following the date the claim or leave is reported to AbsenceOne, a call will be made to the team member. If the team member is not reached with that initial call, two additional attempts via phone will be made within five business days. A voicemail will be left if it's an available option on the team member's phone number.
- After five business days, if no connection is made or medical paperwork is received, a letter is mailed to the team member requesting them to call AbsenceOne.
- After 13 calendar days, if no medical information has been received, AbsenceOne will call the team member to follow up and remind them of the medical information due date.
- If medical information has not been received by day 20, AbsenceOne will deny the team member's leave and mail a letter to the team member explaining the reason for the denial and provide information on their appeal rights. Their leader will also receive an email notification about the denial.
- The team member has 180 days from the receipt of the extension denial letter to file an appeal with AbsenceOne. There are two levels of appeal.

The above activity is also tracked and displayed for the team member in their portal view. The leader may also track the above activity in the leader view in the portal.

How will AbsenceOne communicate with team members regarding their disability claim decision?

If the claim or leave is approved, AbsenceOne will send an approval letter to the team member and an email notification to the team member's direct leader. AbsenceOne will follow up with the team member seven (7) calendar days before the benefit end date to confirm whether they plan to return to work or if additional leave time is needed.

- If the team member requests an extension, AbsenceOne will send a medical certification form along with the medical due date for documentation needed.
- If no extension is requested, AbsenceOne will follow up the day after the expected return to work date with the team member's direct leader to verify the return to work.
- If the claim or leave is denied, AbsenceOne will make one attempt to contact the team member via phone to explain the denial. AbsenceOne will also mail a denial letter to the team member within one (1) business day and send a denial email notice to the team member's leader.

Contact Information – AbsenceOne

Business Hours:	7 a.m. – 7 p.m. CST
Mailing Address:	PO Box 14031 Lexington, KY 40512
Customer Service:	(877) 467-2671
Fax Number:	(855) 284-0535



What is Short-Term Disability (STD) benefits?

Short-Term Disability (STD) benefits protect your income in the short-term while you are disabled and unable to work. As long as you continue to remain disabled under the disability plan and your disability claim is approved, you are eligible to receive disability pay (less any offsets) for up to 180 calendar days. The combination of continuous STD and partial STD will not exceed 180 to calendar day maximum. Payable benefits begin after an applicable waiting period is served and the waiting period + payable days = 180 calendar days. See all Summary Plan Descriptions (SPD) on The Hub > HR Landing Page > My Benefits > Short-Term & Long-Term Disability Insurance.

How do I qualify to receive Short-Term Disability (STD) benefits?

To receive STD benefits, you must meet all the following:

- Satisfy the waiting period.
- Be an eligible class. Please reference the applicable Summary Plan Description (SPD) on The Hub > HR Landing Page > My Benefits > Short-Term & Long-Term Disability Insurance.
- Be in active work status.
- Have an illness/injury or a pregnancy which totally disables you from performing the essential functions of your job or a modified job.
- Provide (with assistance from your health care provider) current objective medical evidence needed to support your disability.
- Be under the care of a licensed health care provider (e.g., M.D., D.O., LCSW, PhD, nurse practitioner, physician's assistant, etc.)
- Receive examinations and treatment from health care providers, as required, and provide evidence of such treatment upon request, on or after your first date of absence from work.
- Sign an information release form and return to AbsenceOne, the administrator of UnityPoint Health disability leave program.

When am I eligible to start receiving Short-Term Disability (STD) benefits?

You are eligible to start receiving STD benefits once you have been absent from work due to an illness/injury for the required waiting period. The required waiting period consists of 7 (14 for Dubuque Finley Hospital team members) consecutive calendar days (depending on your disability benefit plan). During this 7 or 14-day waiting period, your absence must be taken as PTO (if available) or as unpaid time. Partial workdays do not count towards the waiting period and must be recorded as PTO (if available) or as unpaid time (depending on your disability benefit plan).

How do I request Short-Term Disability (STD) leave?

You may request STD leave by contacting AbsenceOne by phone or by accessing the AbsenceOne online portal. To request an STD leave by phone, call (877) 467-2671. This will transfer you to AbsenceOne, the administrator of UnityPoint Health's disability leaves programs. You will need to enter your employee ID. Then, say "Report a New Leave." To request a STD leave online, access the AbsenceOne portal at www.AbsenceOne.com/UnityPointHealth. You will select "New User" and follow the prompts to create an online account.

Do I have to tell my supervisor why I'm on Short-Term Disability (STD) leave?

No, you do not have to disclose the medical reason(s) for being on STD leave. However, you must follow your department's attendance policy and keep your supervisor informed when you will be out of the office on medical leave and updated as to your return-to-work date. This is especially important for any intermittent leave of absence periods.

Can my Short-Term Disability (STD) benefits be approved prior to my first date of absence?

No, Short-Term Disability (STD) benefits cannot be approved until on or after your first date of absence and you have submitted supportive medical documentation.



When are my Short-Term Disability (STD) benefits approved?

Short-Term Disability (STD) benefits cannot be approved until:

- Your first date of absence has occurred.
- You have submitted supportive medical documentation on or after your first date of absence, and within the 20-day medical due date.

What Short-Term Disability (STD) benefits am I eligible to receive?

If approved, you are eligible to receive 60 percent of your budgeted total weekly earnings up to a maximum of \$2,500 per week, depending on your eligible benefit plan. Wages are based on last day worked (Date of Loss/DOL) and will not increase and/or decrease while on disability.

Am I able to get paid partial disability on a reduced work schedule?

If you work less than 80 percent of your regularly scheduled hours, you may be eligible for partial disability benefits. If a reduced work schedule is approved, partial STD benefits will not exceed 28 days and must begin after any required waiting period. You may supplement your STD pay with PTO up to 40%, totaling 100% of your hourly rate of pay. If you would like to supplement your STD with PTO, you must contact AbsenceOne prior to the end of the pay period in which you are requesting to supplement your pay with PTO.

How do I receive my Short-Term Disability (STD) payments?

Payments under short-term disability may be distributed biweekly, on pay week Monday, through a file from AbsenceOne to UnityPoint Health's time keeping system for payment through normal payroll processing. Fully insured plans will receive payment directly from the disability vendor. If you have any questions in relation to your short-term disability pay, please contact AbsenceOne at (877) 467-2671.

What happens if I recently returned to work from Short-Term Disability (STD) leave and need to go on STD leave again?

- If you experience a subsequent disability resulting from a different cause than your previous disability, you must return to work for one full shift for your disability to be treated as a new STD claim.
- If you experience a subsequent disability resulting from the same or a similar cause as the previous disability, you must return to work for 30 or more consecutive days for your disability to be treated as a new STD claim. If you return to work for less than 30 calendar days, your previous claim will be reviewed for a relapse period.
- For a new STD claim, you must provide new medical information in support of your disability and satisfy a new waiting period.

What pay benefits am I eligible for while on Maternity?

Short-Term Disability (STD) benefits if you are an eligible employee. Team members will only accrue PTO on any PTO hours paid during the waiting period and/or if PTO is utilized to supplement the STD benefit.

How much time can I take off for Maternity leave?

Generally, you are medically unable to work for 6-8 weeks, following delivery, depending on the type of delivery. During this time, you would be eligible for the STD benefit. Please remember, there is a waiting period prior to the benefit starting and this time is paid with PTO.

Will I be eligible for additional Bonding Leave?

You may be eligible for 2 weeks of UnityPoint Parental Leave after you have exhausted any unpaid Family Medical Leave Act (FMLA) and/or state leave benefits, and if you meet the length of service requirements.

How do I receive an additional 80 hours of PTO under the UnityPoint Parental Leave?

If eligible, the additional 80 hours of PTO will be added to your PTO bank upon notification of leave approval by AbsenceOne. If you do not see the 80 hours of PTO added to your PTO bank, please reach out to AskHR.



When would I start my Bonding Leave?

You will start Bonding Leave after your Short-Term Disability (STD) claim approval has expired. FMLA Bonding Leave must be taken continuously and cannot be taken intermittently or on a reduced work schedule.

How do I return to work from Short-Term Disability (STD)?

Ask your healthcare provider to send a written release to return to work to AbsenceOne as soon as possible before returning to work. You will also need to provide a copy of the release to your leader upon return. If you are released with restrictions, you may still be able to return to work. AbsenceOne will review the restriction(s) to see if UnityPoint Health can accommodate your return to work. Contact AbsenceOne by phone at (877) 467-2671 or by visiting www.AbsenceOne.com/UnityPointHealth on your first day back at work to confirm your return to work. If you are not able to return to work when expected, contact AbsenceOne to request an extension of your leave of absence and notify your leader of your need to extend your leave.

How does FMLA work with Short-Term Disability (STD)?

FMLA provides up to 12 weeks total of non-paid leave which provides job and benefits protection, if approved, and runs concurrently with your STD benefits.

What is FMLA leave?

FMLA leave is an unpaid, job-protected leave of absence. Eligible employees are entitled to up to 12 weeks of unpaid FMLA leave during a 12-month period for the following reasons:

- For an employee's own serious health condition that makes the employee unable to perform his or her job.
- To care for the employee's parent, spouse, or child with serious health condition.
- To bond with and/or care for the employee's child after birth or placement for adoption or foster care.
- Due to certain "qualifying requirements" related to foreign deployment of a military member who is the employee's spouse, son, daughter, or parent.
- Due to active duty and/or military required training.
- The 12-month period is calculated as a roll back 12-month period measured from the date of any FMLA leave usage.
- Wisconsin team members follow the state leave law and operate on a calendar year basis.
- Eligible employees are entitled to up to 26 work weeks of FMLA leave to care for a covered service member with a serious injury or illness.

What is the difference in STD and FMLA leave?

STD is a *paid* leave of absence for an employee's own health condition. STD leave starts after the waiting period has been satisfied. Employees must use PTO, if available (per UnityPoint Health PTO Policy), to receive pay during the waiting period. No additional PTO usage is required once STD benefits have begun. FMLA is a job-protected, *unpaid* leave of absence which can be used for yourself or to care for a family member, with no waiting period required. If you take FMLA, you will be required to use any available PTO unless local laws including Workers Compensation laws would provide pay during any leave period. FMLA must be taken in 15-minute increments at a minimum. For example: if you report 10 minutes of FMLA, this time will not be tracked against your FMLA entitlement. The eligibility criteria and documentation required for STD and FMLA are different, so please ensure you are referring to the correct eligibility requirements for each.

Who is eligible for FMLA leave?

To be eligible for leave under the Family and Medical Leave Act (FMLA), employees must have a minimum of one year of service and have worked at least 1,250 hours in the past 12 months. If you have questions about your FMLA leave eligibility, contact your assigned AbsenceOne Examiner by calling (877) 467-2671 or via the AbsenceOne Portal at www.AbsenceOne.com/UnityPointHealth.

Do I have to take FMLA leave all at one time or can I take it over time (intermittently)?

An employee does not need to use his or her FMLA leave entitlement in one block (exception of maternity leave). FMLA leave may be taken intermittently or on a reduced leave schedule when medically necessary in connection



with the serious health condition of the employee, the employee's family member, or the serious illness/injury of a covered service member. FMLA leave due to a qualifying requirement may also be taken on an intermittent basis. FMLA Bonding Leave must be taken continuously; and cannot be taken intermittently or on a reduced work schedule.

How is my time coded with FMLA leave?

For FMLA leave, you are required to use your PTO until it is no longer available. Time would be coded as FMLAY (PTO) unless local laws, including Workers Compensation laws, would provide pay during any leave period.

How do I request FMLA leave?

FMLA leave can be requested by either of the following methods:

- Call AbsenceOne at (877) 467-2671. Then choose the option to request a new FMLA leave.
- You can also request FMLA leave online by using Absence One's portal: www.AbsenceOne.com/UnityPointHealth. Click on New User to set up your username and password.

Tip: You can set/modify your notification preferences within the portal under "Contact Preferences" to include your personal email and/or mobile device. This will enable you to receive updates on your LOA request(s) if you do not have access to your work email.

Do I have to use any PTO while on any disability/FMLA/parental leave?

You are *required* to use PTO (if available) during the STD benefits waiting period and if you take FMLA leave.

What happens to my benefits while on leave?

If you are on any **type of** leave and do not receive payment directly from UnityPoint Health, your benefit deductions will go into an arrears balance. If your arrears balance exceeds \$400 you will receive a bill from UnityPoint Health for your premiums. Premium payments must be made for your benefits to remain active while on leave. Once you return to work from leave and receive a paycheck from UnityPoint Health, any remaining past due deductions will be deducted from your paycheck. Your past due deductions will be taken from your paychecks, one pay period at a time, until the past due premiums are caught up. Please note that there will be two deductions, one payment for past due deductions and one payment for current benefit deductions.

Leave of Absence Timekeeping?

If an adjustment is needed to your timecard, please contact your leader. Adjustments to time submitted after noon on payroll Mondays should be submitted by timekeepers/leaders via an AskHR case. Any missing Leave of Absence pay in the time keeping system, if approved, will be reflected on future paychecks. Any adjustments needed based on late approvals will be reflected on future paychecks.

When do I report my Leave of Absence?

- **Foreseeable STD:** 30 calendar days prior to anticipated leave. A written notice of claim must be given to AbsenceOne and UnityPoint Health no later than 30 calendar days after you cease to be actively at work. If notice cannot be given within the applicable time, AbsenceOne and UnityPoint Health must be notified as soon as it is reasonably possible.
- **Unforeseeable STD:** As soon as possible, prior to any scheduled shift, but no later than the next business day.
- **New FMLA/Leave Reporting:** prior to shift or no later than the next business day. If the request was reported late, the start date of leave will be delayed.
- **Intermittent Reporting:** You are required to report all absences according to your company's attendance policy. In addition, you are required to report your intermittent absences, whether full or partial days, within one business day of the absence to AbsenceOne.