

How to file a SHORT-TERM DISABILITY CLAIM



How do I file a disability claim?

Simply do one of the following:

- Call toll-free 1.800.36.CIGNA (24462). A representative will walk you through the process.
- Fill out a claim form online at Cigna.com/customer-forms.

When do I file a disability claim?

- Contact your HEWT Benefits Representative on or before your first day out of work. Tell them when and for how long you plan to be absent.
 - A-J contact Heather Guillen 376-1625
 - K-Z contact Diana Spires 376-9723
 - WCH employees only, contact your Benefits Department at 375-4652
- Claims can be filed with CIGNA as soon as you know you will have a leave of absence due to a disability or at the onset of the non-work related illness or injury.
- Claims must be filed within 31 days from the onset of your disability.

What information do I need?

Before you call CIGNA or go online, please have the following information available:

- Your name, address, phone number, birth date, Social Security number, and email address.
- Employment information, such as employer's name or HEWT, date hired, and job title.
- The reason for your claim – illness, injury, or pregnancy.
- A description of your illness, symptoms, and/or diagnosis; including the date your symptoms first appeared and if you have had these symptoms before.
- Details about doctor, hospital or clinic visits, including dates and contact information.

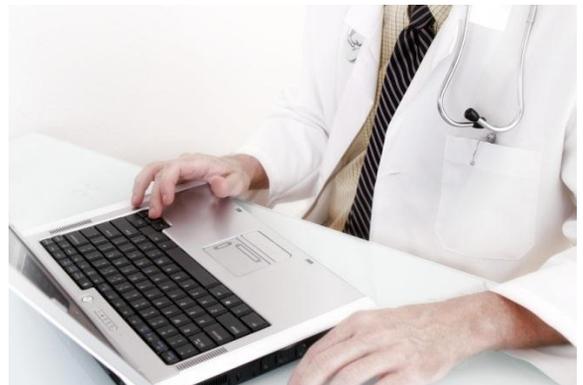
What happens next?

During the call, CIGNA will ask for your authorization to obtain your medical information. Here's how it works:

- After you give CIGNA your claim information, you will be transferred to a recorded message.
- Listen to the recording and answer "Yes" or "No" to the questions.
- At the end of the recording, say "Yes" if you give permission to CIGNA or "No" if you do not.
- You can cancel your authorization at any time by calling your CIGNA Claim Manager.

After the call, CIGNA will send you a letter. It will include a copy of the recorded message for your records. It will also include a form that gives CIGNA permission to get other medical information they may need to review your claim. Please sign and return the form to CIGNA as soon as possible.

A CIGNA Claim Manager will contact your employer for a list of your job requirements. The Claim Manager will also call your doctor to obtain your medical records. This information helps CIGNA determine if your disability meets the definition of "disabled" under the HEWT plan and how long you may be out of work and eligible for short-term disability benefits.



What happens if my claim is approved?

- Once CIGNA has reviewed your claim for eligibility they will notify a HEWT Benefits Representative.
- The HEWT Representative will send you an approval letter that gives you an explanation of your benefits and will include your approved disability period.
- It is imperative that you maintain close contact with your CIGNA Case Manager and your physician(s) throughout your disability.
- You will receive a disability payment equal to 60% of your base earnings up to a maximum of \$4,000 per week.
- You will receive payment for the approved disability period ,up to 35 days, from your employer.
- If your approved disability period goes beyond 35 days, you will receive disability payments directly from CIGNA beginning at day 36 of your disability.
- All HAMTC members working for Johnson Controls, Inc. will receive payments directly from CIGNA for the approved disability period.

What happens if my claim is denied?

Once CIGNA has reviewed your claim for eligibility they will notify a HEWT Benefits Representative. The HEWT Representative will send you a denial letter.

Your claim could be denied for various reasons, such as:

- Your claim was filed later than 31 days from the onset of your disability.
- Your claim does not meet the definition of disability and therefore is not eligible for short-term disability benefits.
- There was insufficient information provided by you or your doctor to determine if the claim meets the eligibility requirements.

If your claim is denied, you have the right to appeal this decision. An appeal must be submitted to CIGNA within 180 days from the date of your denial letter from the HEWT.

What can I expect while I am out on short-term disability?

- If your claim goes beyond 35 days, you will need to work with your CIGNA Claim Manager to maintain your approved status.
- It is your responsibility to follow-up with your physician(s) to ensure that required medical documentation is forwarded to CIGNA to maintain your approved disability status.

What if I can't return to work on the date my short-term disability benefits end?

- Call your CIGNA Claim Manager to talk about the situation and learn about your options.
- Contact your HEWT Benefits Representative to inform them of your status.

What should I do when I'm ready to return to work?

- Obtain a release to return to work from your doctor.
- Notify your manager of your planned return to work date.
- Report to HPMC Occupational Medical Services at 1979 Snyder, West Entrance, in Richland, with your medical release .
- After reporting to HPMC, follow the return to work process for your respective company.
- A return to work cannot be processed on a Hanford Site Friday off or prior to your release date.



QUESTIONS?

During the first 35 days – Contact your HEWT Benefits Representative .

From Day 36 and beyond - Contact CIGNA at 1.800.36.Cigna (24462). A representative is available to help you Monday – Friday between 7:00 am and 7:00 pm CST.