



Human Resources Department

190 Sailstar Drive NW, Cass Lake, MN 56633 • (218) 335-3698 Phone • (218) 335-3697 Fax • llbobenefits@llobjibe.net

Important Information Regarding Leave of Absences Including Short-Term Disability Benefits

*It is **your** responsibility to speak to your supervisor, apply for leave, submit the required paperwork, follow-up with LLBO benefits and other applicable benefit providers, and submit a return to work form.*

Short-term disability

Short term disability insurance pays you a portion of your salary if you cannot work because of a disabling illness, injury, or pregnancy. Benefits are payable for up to 26 weeks as long as you remain totally disabled - this is dependent on a physician's statement and The Hartford's approval. Medical documentation will be required.

Information about applying for short-term disability benefits:

- You must notify your supervisor in writing
- Your supervisor will initiate a PAF, that includes your notice, for benefits and payroll
- You must contact The Hartford directly to apply for short-term disability benefits. This can be done over the phone or online.
- You must ensure the proper medical justification/documentation is submitted directly to The Hartford for their review.
- The Hartford will contact you directly about your case. You must ensure that you provide your current contact information.
- *LLBO benefits staff does not determine your eligibility for short-term disability benefits.*
- You must submit a return to work statement, from your physician, to your supervisor so they are aware of the date and any limitations you may have. The supervisor is responsible for submitting the return to work form with a PAF to HR to reinstate your employment status to active.

LLBO Family Medical Leave (FML)

If you were approved for a leave of absence under LLBO Family Medical Leave or Short-Term Disability, the LLBO will pay your Health Insurance premiums for a maximum of twelve weeks within a rolling twelve-month period. During your approved FML, you remain responsible for payments of any voluntary coverage(s). If you have not returned to work when your FML expires, your benefits will end on the last

day of the month and you will be eligible to continue coverage by paying the full cost of the insurance through COBRA.

Non-FML Leave of Absence

If you do not qualify for LLBO FML and are on an approved non-paid leave of absence, your benefits will terminate on the last day of the month in which your leave started and you will be eligible to continue coverage by paying the full cost of the insurance through COBRA. When you return from your leave of absence you will be eligible for benefits to begin the first of the month after your return date.

The Hartford Voluntary Life Insurance Coverage Continuation

While you are on an un-paid leave of absence, your voluntary life insurance through the Hartford will end on the last day of the month in which your leave started unless you pay your premium payments while you are on your leave of absence.

If you have not returned to work when your FML or leave of absence expires, your voluntary life will terminate on the last day of the month and you will be eligible to continue coverage by paying the full cost of the insurance through COBRA, converting it to an individual whole life policy or request a "Waiver of Premium".

UNUM Voluntary Benefits

While you are on an un-paid leave of absence, your UNUM voluntary benefits will end on the last day of the month in which your leave started unless you pay your premium payments while you are on your leave of absence. Contact Unum directly for instructions to make your premium payments for the UNUM voluntary benefits.

COBRA

You have the option to continue your health, dental and life coverage by paying the full cost of the insurance to our COBRA administrator ThrivePass. ThrivePass will send COBRA application and payment instructions once benefits have terminated.

Return from Leave / Insurance Reinstatement Procedures

It is your responsibility to notify the Benefits Office within 30 days of your return to work in order to reinstate your benefits. Failure to do so will mean you will have to wait until the next annual Open Enrollment period.

Benefit Providers Contact Information

The Hartford: (800) 549-6514

ThrivePass: (866) 855-2844

Unum: (866) 679-3054

BlueLink TPA (800) 262-0820

Delta Dental (800) 553-9536

Ascensus (888) 652-8086

LLBO: llbobenefits@llojibwe.net Phone (218) 335-3698