

# HOW TO REPORT A SHORT-TERM DISABILITY AND/OR FAMILY MEDICAL LEAVE

under loanDepot's group disability plan



## How do I report a short-term disability (STD) claim and/or family medical leave (FML)?

Simply do one of the following:

- Call toll-free **1.888.84.Cigna (24462)** or **1.866.562.8421** (Español). A representative will walk you through the process.
- Create a new leave request online at **myCigna.com**.
  - Select the 'Review my Coverage' tab from the header
  - Then select the 'Disability/Leave of Absence' from the dropdown
  - Click on 'submit a request for a disability or leave of absence'

You also need to call your HR/Benefits on or before your first day of absence to report how long you plan to be absent.

## When do I call?

Call Cigna as soon as you know you'll be absent for any of these reasons:

- **STD** - If you plan to be absent from work for more than seven days in a row due to an accident or illness.
- **FML** – If you have a serious health condition that means you can't do your job and you plan to be absent from work for:
  - More than three days in a row.
  - Hours or days not necessarily in a row (intermittent).
  - A hospitalization for any amount of time.

**If you need immediate medical attention, please call 911**

*Cut and carry for easy reference*

**How to report a disability and/or family medical leave**  
**1.888.84.Cigna (24462) or 1.866.562.8421 (Español)**  
Visit: **myCigna.com**

Please have this information handy:

- Your name, address, phone number, birth date, date of hire, Social Security number and your employer's name, address and phone number.
- Date of your claim and when you plan to return to work. If you're pregnant, give your expected delivery date.
- Name, address and phone number of each doctor you are seeing for this absence.

*Or for one of the following:*

- Birth of a child and care of a newborn child.
- Placement of a child with you for adoption or foster care.
- Care for a spouse, child or parent with a serious health condition.
- Qualifying exigency reason(s) due to a family member's military deployment.
- Care for a family member who's incurred a serious injury or illness in the line of active military duty.
- School activities.
- Family medical appointment.
- Alternate state leave – For yourself or a family member. Include leaves permitted by state law for crime victims and victims of domestic violence.

For Medical Leave and Personal Leave – If you are expected to be absent from work Medical Leave and Personal Leave

Remember, even though you call Cigna, you still must call your HR/Benefits on or before your first day of absence to report how long you expect to be absent. Of course, always seek appropriate medical attention immediately. Your health and safety always come first.

## What information do I need?

- Your name, phone number, home address, birth date, Social Security number and reason for your leave.
- Employer's name, email address and phone number.

*If applicable:*

- Date and cause of illness or injury.
- First day of absence from work, as well as day you plan to return to work. If you're pregnant, please give your expected date of delivery.
- Name, address and phone number of each doctor seen for the illness or injury causing the disability.
- Date of first treatment or date of doctor's appointment, as well as date of next treatment or appointment.
- Previous history of illness or injury, any diagnostic testing that was performed, diagnosis information, treatment plan, and recommended medications.

**GO YOU**

## What happens next?

### *STD leaves*

During the call, we'll ask for your permission to get your medical information. Here's how it works:

- After you give us your claim information, you'll 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 or "No" if you do not.
- You can cancel your permission 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 us permission to get other information we may need to finish processing your claim. Please sign and return that form. Check with your doctor to see if there are any other forms you need to sign.

A Cigna claim manager will call you and your HR/Benefits for a list of your job requirements. The claim manager will also call your doctor for your medical records. This information will help us figure out how long you may be out of work, and the benefits you may be able to receive.

### *FML*

You'll get a package from Cigna. It will have information about your eligibility for Family Medical Leave and your rights under the Family Medical Leave Act (FMLA). It will also have instructions for any paperwork you have to give to Cigna to have your leave approved.

### *For Medical Leave and Personal Leave*

Within a few days, you will receive a package from Cigna which will include information about your eligibility for Medical Leave and Personal Leave, as well as further instructions regarding any paperwork you must provide to Cigna to have your leave approved.

## What happens if my STD claim is approved?

- Cigna will send you an approval letter that shows the date you're expected to return to work.
- You'll get separate information about your approval under the FMLA.
- Cigna will tell your HR/Benefits that we approved your claim, and the date you plan to return to work.

## What happens if my STD claim is denied?

- Cigna will send you a letter that explains why. The letter will also tell you how you can appeal the decision.
- Cigna will let your HR/Benefits know the claim is denied.
- You should call your HR/Benefits when you get the letter to discuss your return-to-work date.

If your STD benefits are denied, you may still be eligible for leave under FMLA for your own serious health condition. Cigna will send you more information about FMLA and your eligibility.

## What can I expect while I'm out?

Your Cigna claim manager will stay in touch to help you return to work quickly and safely. We may work with you, your doctor and your HR/Benefits to talk about different work options. This may include an adjustment to your job or work schedule.

## What should I do when it's time to return to work?

- Call your Cigna claim manager and/or leave manager to tell them your return-to-work date.
- Call your HR/Benefits to let them know the date you'll be returning to work. If you're out of work because you have a serious health condition, please review your employee handbook for return to work policies.

## What if I can't return to work on the date my leave is expected to end?

- Call Cigna to talk about the situation with your claim manager and/or leave manager. They'll call your doctor for an update.
- Call your HR/Benefits to let them when you plan to return to work.

## What if I need more information?

Cigna has a website that provides useful information for you and your family members – from submitting a disability claim and what comes next, what you need to know about family medical leave, information that can help you manage a specific condition at work, and even how to access valuable programs offered with your plan at no cost to you. Please visit the website at <http://www.cigna.com/workwellness>.

## Questions?

Call **1.888.84.Cigna (24462)** or **1.866.562.8421** (Español). A Cigna representative is available to help you between 7:00 am and 7:00 pm CST.



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