

MMA Leave Management – Important Information

What you need to do after you've made a request

Make Unum your first point of contact for your absence

If you have questions about your absence request or need to change your requested dates, you can access the self-service portal at <https://portal.unum.com>. If you'd like to connect with someone, live representatives are available to guide you through the absence process between the hours of 7:00 AM and 7:00 PM Central Time at 866-868-6737.

Submit necessary documentation for your absence

If you are required to submit documentation for your absence, take the Medical Certification form to the health care provider for completion, or provide us with their fax number and we will send a copy on your behalf. If you have applied for STD benefits, the Medical Certification will be used to evaluate both your STD and absence claims, though you may need to provide additional information for your STD claim evaluation. Verify that the health care provider fully and accurately completes all fields on the Medical Certification form and faxes it to Unum at 1-423-702-3895 within the certification period stated on your Request letter.

If you are going to be absent from work intermittently, track your absence dates

Regulations require you to provide advance notification whenever possible. You are required to report your missed work time within 2 business days and you should report your intermittent absences even if your leave is not yet approved. Whenever you need to miss work due to your leave of absence, contact your Human Resources Department and Unum and provide us with the date and amount of time used so we can track the time for your job protection.

If you are going to be absent on a continuous basis

The dates you requested are already in our system. You do not need to call and report the time you're out, though you should let us know if your needs change.

If you are on maternity or parental leave

You will need to confirm your delivery or placement date, and type of birth, if applicable, so that we can adjust your absence dates if necessary. You will receive a phone call after your expected delivery or placement date. You can simply respond to that phone call to confirm your delivery or placement date.

Keep an eye out for your leave of absence decision

Communication is normally sent via Unum's secure portal, so be sure to keep an eye out for email notifications. You will be directed to login to the portal to view correspondence. If you have applied for STD benefits, communication will include updates on both FMLA and STD. With Unum, these processes are managed as one event.

Important things to know after you've made a request

How is your FMLA entitlement calculated

If you are eligible and your leave qualifies, you have the right under the FMLA for up to 12 weeks of unpaid leave in a 12-month period calculated as a "rolling" 12-month period measured backward from the date of any FMLA leave usage.

You and your spouse work for the same employer

If you and your spouse work for the same employer (even if employed at different worksites/operating divisions) and are both eligible for FMLA leave, the two of you are limited to a combined total of 12-weeks of FMLA leave during the applicable 12-month period for any combination of leave taken for the following reasons:

- Birth of a child
- Adoption/foster care placement
- Care for a parent with a serious health condition
- Care for a covered servicemember (military caregiver leave)

Each time we receive documentation for your absence

You will receive a notification that we have the documentation. A decision update will be sent via your preferred communication method within two business days of receipt.

When we don't receive documentation for your leave of absence in time

We'll send a reminder that your certification deadline is coming up and a decision packet once the deadline has passed. You can still submit paperwork after the deadline – we will process it according to your company's policy regarding late paperwork, which may result in your absence being delayed or denied.

What you need to know after you've received a decision

What if you need additional leave

If you need an extension of your leave, you should notify Unum. You will be required to provide additional certification of the serious health condition.

If you need workplace assistance

If your leave request is for your own serious health condition and there is need for workplace assistance, please contact umwbenefits@marshmma.com as soon as possible for further discussion.

How do I notify Unum and my manager of my return to work plans

Unum will contact you approximately one week prior to your expected return to work date to confirm you are still returning as planned. If your leave is for your own health condition, you will be required to present your employer with a fitness-for-duty certificate as a condition of being restored to employment.

If you are able to return to work sooner than your current estimated return to work date, you should notify Unum and your manager as soon as practicable, but at least two days prior to your expected return date. Failure to notify your HR department may delay your paycheck.

Failure to return on or before the specified return date without an approved extension may result in discipline up to and including the termination of employment

How you should report intermittent absences to Unum

If you have an intermittent leave, you must notify Unum as soon as possible each time you need to take intermittent leave. Please also notify your manager. Otherwise, your leave under the FMLA and/or State leave law, where applicable, may be delayed/denied.

If you need to renew your intermittent absence, contact us at any time, but at least 30 days prior to the end of your absence to request a renewal.

Pay and benefits during your leave

PTO usage during leave

If you are approved for short-term disability benefits, there is an unpaid waiting period of seven calendar days, during which you must use all accrued, unused PTO. If you have exhausted your paid time, the waiting period will be unpaid. The company reserves the right to utilize all of your paid entitlements to cover the unpaid waiting period. Because short-term disability provides up to 60% of pre-disability weekly earnings, many employees elect to take PTO to offset some of the difference between this pay and normal earnings. In no case may an employee's short-term disability earnings plus earnings from PTO exceed the employee's normal earnings. If you take a leave for your own pregnancy, after any paid parental leave, you are required to use all accrued, unused PTO. Please remember that colleagues on leave do not receive pay for company holidays.

How benefits are handled while on leave

If you are being paid directly by the company while on leave (e.g., supplemental pay, using paid time off, or paid parental leave), your benefit deductions will be automatically deducted from your pay. If you are not being paid by the company, you will be required to repay these costs your return to work through payroll deductions. Feel free to reach out to Human Resources to discuss.

Paid Parental Leave

Eligible employees on leave for the birth or adoption of a child may receive six weeks of paid parental leave. This would be full pay for thirty days for full time staff or prorated for part time staff that work 60% of a regular schedule. Details can be found in the employee handbook.

If you are on maternity or parental leave and would like to add your child to your medical coverage

Please do so within 30 days of the date of birth or placement of your child. Your child may not be covered under your medical benefits if you do not fill out the necessary paperwork within the first 30 days. You may also want to update your beneficiaries and tax elections. Please reach out to Human Resources for instructions on making these changes.

Information on other types of leaves available

For information regarding other types of leave possibly available through your employer, please contact umwbenefits@marshmma.com.

If your leave is because of your own health condition and your STD claim is approved

You will receive payment within 10 business days if your first pay date is current or in the past. The standard for receiving STD benefits is different than eligibility for unpaid leave. STD requires total disability and leaves require only a serious medical condition. Your STD claim is being evaluated by disability experts, and you will receive a separate communication regarding your STD claim status and your eligibility for income replacement benefits. In addition, you may be required to provide additional medical and other information to support your claim for STD benefits. If additional information is needed, we will let you know what specific information is needed in order to make a decision on your claim. Any short-term disability income paid to you is taxable income, and will be added to your W-2 through the payroll system at year-end.

If you elected Long Term Disability (LTD) coverage through Unum and you are out of work long enough for LTD to become applicable

Your claim will be transitioned to our LTD department to determine your eligibility for LTD benefits. If you do not have LTD coverage through Unum, your benefits will cease once you reach your STD Maximum Benefit Duration as defined in the policy.