Filing a Leave Request and/or a Short-term Disability Claim
By Telephone

1. Contact Your Manager or Supervisor to let him or her know when and for how long you expect to be out of work. You must follow your department’s usual call-in rules; simply “calling in sick” does not initiate your protected leave!

2. Contact Unum toll-free at 1-877-352-8818 to open your intermittent, reduced schedule or continuous leave request or STD claim. Be prepared to confirm your personal information, give the reason for your leave and, if necessary, your healthcare provider’s name, phone and fax numbers. If you are unable to give notice, another adult such as your spouse, parent, adult child or friend may notify Unum on your behalf.

3. If you want to make any benefit changes while you are on protected leave, go to the MaineHealth Benefits Portal at www.mainehealth.bswift.com and click on “Life Events”. For example, you may wish to change your Health Savings Account contribution.

4. If you will be on an approved Short Term Disability claim at the same time as your protected leave:
   a) If you want to save one regularly scheduled work week of PTO, contact the HR Solution Center at 207-661-4000.
   b) Complete the attached Authorization Form in the brochure and send it to Unum and your healthcare provider.

Once your leave or claim has been called in, you may use Unum’s website www.unum.com/claims to access information, and make changes to your open claims, as well as to view updates and correspondence as it becomes available.
INFORMATION NEEDED TO SUBMIT A REQUEST FOR LEAVE OR A SHORT-TERM DISABILITY CLAIM

Please be prepared to provide the following information when you make your leave request or short-term disability claim request. If someone else makes the call on your behalf, he/she may need to provide this information.

- Your name and Social Security or employee ID number
- Complete mailing address and phone number
- Date of birth
- Marital status
- Occupation (or job title)
- Manager’s name and phone number
- A brief description of your medical condition including cause of the illness or injury, the date of the injury or the beginning of the illness
- Your last day worked and your first day absent from work
- The date you expect to return to work (if you know), or the actual date if you have already returned to work at the time you call

For Disability Claims you will need to provide the following additional information.

- Physician’s name, address, fax and phone number
- Whether the injury or illness is work-related
- The dates of your first visit, your most recent visit and your next scheduled visit with your physician
- Work restrictions or limitations advised by your physician, if any

Fraud Warning for Maine Residents
It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Fraud Warning for New Hampshire Residents
Any person who knowingly, and with intent to injure, defraud, or deceive an insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of insurance fraud, which is a felony.
Authorization to Collect and Disclose Information  
(Not for FMLA Requests)

I authorize the following persons: health care professionals, hospitals, clinics, laboratories, pharmacies and all other medical or medically related providers, facilities or services, rehabilitation professionals, vocational evaluators, health plans, insurance companies, third party administrators, insurance producers, insurance service providers, consumer reporting agencies including credit bureaus, GENEX Services, Inc., The Advocator Group and other Social Security advocacy vendors, professional licensing bodies, employers, attorneys, financial institutions and/or banks, and governmental entities;

To disclose information, whether from before, during or after the date of this authorization, about my health, including HIV, AIDS or other disorders of the immune system, use of drugs or alcohol, mental or physical history, condition, advice or treatment (except this authorization does not authorize release of psychotherapy notes), prescription drug history, earnings, financial or credit history, professional licenses, employment history, insurance claims and benefits, and all other claims and benefits, including Social Security claims and benefits ("My Information");

To Unum Group and its subsidiaries, Unum Life Insurance Company of America, Provident Life and Accident Insurance Company, The Paul Revere Life Insurance Company, and persons who evaluate claims for any of those companies ("Unum");

So that Unum may evaluate and administer my claims, including providing assistance with return to work. For such evaluation and administration of claims, this authorization is valid for two years, or the duration of my claim for benefits, whichever is shorter. I understand that once My Information is disclosed to Unum, any privacy protections established by HIPAA may not apply to the information, but other privacy laws continue to apply.

Unum may then disclose My Information only as permitted by law, including, state fraud reporting laws or as authorized by me.

I also authorize Unum to disclose My Information to the following persons (for the purpose of reporting claim status or experience, or so that the recipient may carry out health care operations, claims payment, administrative or audit functions related to any benefit, plan or claim): any employee benefit plan sponsored by my employer; any person providing services or insurance benefits to (or on behalf of) my employer, any such plan or claim, or any benefit offered by Unum; or, the Social Security Administration. Unum will not condition the payment of insurance benefits on whether I authorize the disclosures described in this paragraph. For the purposes of these disclosures by Unum, this authorization is valid for one year or for the length of time otherwise permitted by law.

Information authorized for use or disclosure may include information which may indicate the presence of a communicable or non-communicable disease.

If I do not sign this authorization or if I alter or revoke it, except as specified above, Unum may not be able to evaluate or administer my claim(s), which may lead to my claim(s) being denied. I may revoke this authorization at any time by sending written notice to the address above. I understand that revocation will not apply to any information that Unum requests or discloses prior to Unum receiving my revocation request.

Insured’s Signature ___________________________ Date Signed __________

Printed Name ___________________________ Social Security Number __________

I signed on behalf of the Insured as ___________________________ (Relationship). If Power of Attorney Designee, Guardian, or Conservator, please attach a copy of the document granting authority.
MaineHealth

Protected Leaves of Absence

Frequently Asked Questions

These FAQs provide an overview of protected leave at MaineHealth. For more information, contact the Unum Benefits Center toll-free at 1-877-352-8818 or refer to the Protected Leaves policy.

What is protected leave?
Protected leave, often referred to as “family/medical leave,” is time away from work for a reason that qualifies under the federal Family Medical Leave Act (FMLA) and/or Maine’s Family Medical Leave Law (MFML). During the leave, your employer must “protect” your job status, so when you return to work, you will be restored to your original or similar position with equivalent pay and seniority. You are entitled to paid or unpaid protected leave to welcome a new child to your family, to tend your own or a covered family member’s serious health or to take care of arrangements related to a covered family member’s commitment to our military.

Who is eligible for protected leave?
The eligibility requirements for protected leave differ under FMLA and MFML.
- Under FMLA, you must have worked at least 1,250 hours in the last 12 months and have been employed for at least 12 months total.
- Under MFML, you must have been employed during the 12 consecutive months prior to the leave start date.

What qualifies as a serious health condition?
A serious health condition must involve either inpatient care at a hospital, hospice or residential medical care facility, or continued treatment by a healthcare provider. Examples include:
- incapacity for more than three days with continuing treatment by a health care provider
- incapacity relating to pregnancy or prenatal care
- chronic serious health conditions
- permanent or, long-term incapacity, and
- certain conditions requiring multiple treatments

How much protected leave am I entitled to?
- The FMLA allows up to 12 weeks of protected leave during a 12-month period, while the MFML allows up to 10 weeks of protected leave within a two-year period.
  - There is leave allowed under FMLA that permits employees to take up to 26 weeks of protected “military caregiver” leave during a 12-month period to care for a covered service member or veteran.
- Unum will approve the length of your protected leave based on your qualifying circumstances under FMLA and MFML.
  - If there is difference between the federal and state law, MaineHealth must provide the most generous coverage as long as you qualify.
  - FMLA and MFML will run concurrently if the time away from work qualifies under both.
What are my responsibilities while I am on protected leave?

While you are on protected leave, it is your responsibility to read all communications from Unum and respond promptly with the requested information.

- If you are on a continuous leave you must contact Unum at least once every 30 days with an update of your status and intent to return to work.
  - If your leave circumstances change and you are able to return to work earlier than originally anticipated, notify Unum at least one week prior to the date you intend to report for work.
- If you are on intermittent or reduced schedule leave you must:
  - Make a reasonable effort to schedule your time off so it is the least disruptive to your department’s business. Contact Unum regularly regarding your anticipated part-time or full-time return-to-work date.
  - Report to Unum and your manager each time you need to take intermittent leave.
  - Report to Unum all time not worked in 15-minute increments as soon as possible, but no later than within five days of taking the time off, or your leave may be denied.

Will I be paid during my protected leave?

Your pay while on protected leave depends on the type and reason for your leave.

If you are on leave to care for a covered family member:

- You will be paid using your Paid Time Off (PTO) for any lost time.

If you are on leave for your own health condition that is not work-related and you are not approved for Short Term Disability:

- Your lost time will be paid using your PTO for the first 3 days or 24 hours, whichever comes first. After that you will be paid using your Frozen Sick Time (FST) through calendar day 14. If you do not have FST available or your absence exceeds 14 calendar days, you will be paid using the remainder of your PTO until your protected leave ends.

If you are on leave and you are approved for Short Term Disability:

- Your lost time will be paid using your PTO for the first 3 days or 24 hours, whichever comes first. After that you will be paid using your Frozen Sick Time (FST). If you do not have FST available or if your FST runs out, you will be paid using the remainder of your PTO through the 14-day elimination period (calendar days).
- You will have STD income replacement for 60% of your lost hours after the 14-day elimination period. You will be required to use all remaining FST, and then PTO, to make up the remaining 40% of lost hours until your STD claim ends, unless you request to save up to 1 week of PTO.
  - You must contact the HR Solutions Center to request to save PTO by calling 207-661-4000 or emailing HRsolutions@mainehealth.org

If you are on leave for a work-related condition:

- If your lost time is for seven days or less, your first 3 days or 24 hours, whichever comes first, will be paid using your PTO and the remainder of the period will be paid using your FST. If you do not have FST available or if your FST runs out, you will be paid using your PTO until the end of the seven days.
- If your Workers’ Compensation claim is approved beyond seven days, you will be paid a Workers’ Compensation benefit in accordance with the Workers’ Compensation Statute.

Will my benefits continue while I’m on protected leave?

While you are on an approved protected leave, your health insurance, dental, vision and voluntary life insurance coverage will continue as long as you pay the premiums. Your other benefits programs will continue within certain guidelines. Refer to the Protected Leaves policy for more detail.

Unum Benefits Center
877-362-8818
Monday to Friday
8 a.m. to 8 p.m.
Will I get my job back when I return from protected leave?
You will be restored to your original or an available equivalent position with equivalent pay, seniority, benefits and employment terms. You must be able to perform the essential functions of the position with or without reasonable accommodations.
Keep in mind your job protection ends on the last day of your approved protected leave. If you do not return to work when your approved protected leave ends and you have not contacted Human Resources about next steps, you may be separated from employment.

Do I have to take my leave all at once?
The guidelines for taking your approved protected leave will vary depending on your qualifying reason for the leave and your medical certification, if applicable. In general, there are three ways to take a protected leave:

- Consecutive: One continuous block of days, weeks or months
- Intermittent: Separate blocks of time
- Reduced schedule: Numbers of hours worked each day or week are reduced

Unum will determine whether you are approved for one or more of these leave types.

How much notice do I have to provide before I take a protected leave?
If your protected leave is foreseeable, such as for a planned medical procedure or childbirth, you must provide notice to your manager and Unum at least 30 days prior to the start of the leave. If your leave is not foreseeable, you must provide notice as soon as possible after the start of the leave.

For any leave, you must contact Unum no later than 14 days after the start of the leave. If you do not provide this required notice, your leave may be denied or delayed, except in unusual circumstances.

How do I initiate a protected leave claim?
1. **Contact your manager or supervisor** to let him or her know when and for how long you expect to be out of work. You must follow your department’s usual call-in rules; “calling in sick” does not initiate your protected leave. **When contacting your manager/supervisor you should not provide the medical reason for your leave.**

2. **Contact the Unum Benefits Center toll-free at 1-877-352-8818** to open your claim. Be prepared to confirm your personal information, give the reason for your leave and, if necessary, provide your healthcare provider’s name, phone and fax numbers. If you are unable to give notice, another adult such as your spouse, parent, adult child or friend may notify Unum on your behalf.

3. **Go to the MaineHealth Employee Hub benefits page at www.mainhealth.org/benefits.**
   a. Select the tab for Leave of Absence/Disability to find and print the Filing a Leave Request and/or Short-term Disability Claim by Telephone brochure. The brochure provides a list of steps to follow and information you will need to give Unum to file your leave request.
   b. If you want to make any benefit changes to be effective while you are on leave, select the MaineHealth Benefits Portal tab, log in and click on “Life Events”. For example, you may wish to change your Health Savings Account contribution. If you need help making benefit changes, you may call the HR Solutions Center at 207-661-4000 for assistance.

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**Unum Benefits Center**
877-352-8818
Monday to Friday
8 a.m. to 8 p.m.
Is my protected leave approved as soon as I contact Unum?
No; your protected leave is not approved until you receive a Designation Notice with an approval from Unum. After you call in your leave request, you will receive a packet of information from Unum requesting medical certification or other documentation relevant to your leave. You must respond within 15 business days. After Unum has received and reviewed your information, they will send you a Designation Notice with an approval or a request for additional information needed to make an approval decision.

What should I do if I have to change or extend my leave?
You must notify Unum of any changes in your leave status. You must also notify your manager.

Will Unum determine if I qualify for STD benefits while I'm on protected leave?
Yes; if you have a health condition that also qualifies you for STD benefits, Unum will file an STD claim at the same time. Your STD claim and protected leave request will both be managed by Unum.

What is the process to return to work?
All employees who meet the following criteria while out on protected leave must provide EHS with a document from their medical provider that conveys their work capacity prior to beginning work assignments:

- Have been out of work for any period of time due to a work-related injury or illness
- Have been out of work 14 or more consecutive calendar days due to their own health condition
- Have any documented work restrictions by an external medical provider, including proposed schedule restrictions and/or adjustments

Unum will provide you with a Return to Work Note, which must be completed by your healthcare provider. It will help your provider to communicate your work capacity and if you have any restrictions/limitations. You will submit the form to Employee Health for approval and at the same time submit the Return to Work Note to Unum. Once you are approved to return to work, you can notify Unum, and Unum will confirm your actual return to work date with your manager.

Please note: If your protected leave was not due to your own serious health condition, you can simply return to work on the agreed upon date.

What if I have to be out longer than 12 weeks?
If you must be out of work longer than 12 weeks, you should contact your HR Partner to determine next steps, which will include a review to see if you are eligible for additional leave under a different type of leave.

What if I am not eligible for protected leave but I need to be out of work?
If you are not eligible for protected leave, you should contact your HR Partner to see if you qualify for any other type of leave.