

How to File a Disability or Supplemental Health Benefits Claim

Simple, easy, convenient: Starting your absence from work





To improve your claims experience, your employer has contracted with Reliance Matrix to administer its Short Term Disability (STD), Long Term Disability (LTD) and Supplemental Health benefits programs. These include Group Accident, Critical Illness and Hospital Indemnity coverages. This document explains how to file a request for a leave of absence or a supplemental health benefits claim.

Disability benefits

Disability programs provide partial pay benefits as financial assistance during an absence from work due to your own medical condition. Your eligibility for such benefits and the amount of pay available vary with each plan. When you apply for disability benefits we will apply the rules of your employer's plan to determine your eligibility and the amount of benefits, if any.

Information you'll need to report a disability or supplemental health benefit

Depending on the type of benefits, you will be asked to provide some basic information. Having the following information readily available when you report your absence to Reliance Matrix will speed up the process:

-  **Personal Information:** Name, address, telephone number and the last four digits of your Social Security Number
 -  **Job Information:** Job title, job description, workplace location and address, work schedule, supervisor's name and telephone number, date of hire and last day worked
 -  **Illness/Injury Information:** Nature of the illness, how, when, and, if applicable, where the injury occurred and the date your disability began
 -  **Provider Information:** Name, address, telephone number and fax number for each treating health care provider
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How to report a disability or supplemental health benefit

Timely reporting of your leave is critical for approval of your claim for benefits. It's easy to file a claim 24/7/365 via mobile app, web, or by phone (see Step 2 below).

If you expect to be out of work for more than three days*, you must take the following steps:

Step 1:	Notify your supervisor and/or your local human resources department. You do not need to discuss private health issues when providing this information.
Step 2:	<p>To file your claim directly on the web, just go to matrixabsence.com. If you're accessing our web portal for the first time, you will need to set up an account.</p> <p>If you don't have internet access, you can call (877) 202-0055. Be ready to provide your personal, job, illness/injury and provider information (see below for specifics).</p> <p>Finally, you can download the Matrix eServices Mobile App by scanning the QR code, or by searching Matrix eServices Mobile in your smartphone or tablet's app store (iOS or Android).</p> <p>Within 24 hours of requesting leave, you will receive an absence packet explaining what (if any) additional documentation is needed.</p>
Step 3:	Submit the requested documentation for claim processing.



NOTE: You may also be required to file a claim for state disability or family leave benefits depending on location. If that applies, specific state information will be in your claim packet.

*NOTE: Ordinary short-term illnesses such as a cold or the flu generally will be covered by regular sick pay or other time off programs, if available from your employer, and do not need to be reported as outlined in this document.

Authorizing the release of your medical information for benefits

The release of medical information is critical for the evaluation of your claim for disability benefits, if applicable. To facilitate this, Reliance Matrix will provide you with a "Medical Authorization" form within 24 hours of the filing of your claim.

- We will contact your healthcare provider directly within 24 hours of receiving your claim to obtain medical certification.
- Your provider may also ask you to sign their specific authorization form. If they do, please sign it. This release authorization will expedite the processing and payment, if applicable, of your claim.
- If proper written medical documentation is not received from your provider within 15 days of your request for leave, your leave may not be approved. Adequate supporting medical information is required.
- Therefore, it's important that you follow up with your provider and Reliance Matrix to make sure your healthcare provider has sent the proper disability documentation within the deadline.
- It's also helpful to ask your provider to be as specific as possible when certifying the amount of time that you will have to miss work.

What to expect next

Benefit eligibility is confirmed

Within five business days of filing your claim, you will be notified in writing whether you are eligible for the requested benefit (based on hours, service and disability enrollment, if applicable).

Medical information, if applicable, is obtained

If you filed a disability claim, your physician will be contacted to discuss your medical information, treatment plan, prognosis, and functional abilities. You may also be contacted to discuss the following:

- The information you initially reported
- Your medical condition, including the impact it has on your ability to do your job, and your treatment plan
- The evaluation procedures used under this program

The frequency with which we contact you will depend on your individual circumstances and the expected duration of your absence from work. Periodically, your provider may be contacted to discuss your current medical condition. Additional medical information may be needed in order to continue benefits under the disability programs.

Initial decision is made

Once all the pertinent information has been obtained, we will make an initial determination regarding your request.

- For STD, LTD and supplemental health claims, a decision will be made upon receipt of the information and will be based on the plan definition as outlined in the policy.

Additionally, the decision may be based on other factors such as:

- Activities you can and cannot perform
- The circumstances of your condition, treatment plan, and prognosis
- The requirements of your job and your ability to perform the job

Follow-up

Occasionally Reliance Matrix may need more information to continue or extend your disability benefits. If that is the case, we will contact you with directions.

Important notes about STD benefits

STD benefits may be payable when you are unable to perform the essential elements of your job (as determined based on information provided by your employer) due to an illness, injury or pregnancy.

In addition, you must be receiving appropriate care and treatment from a qualified healthcare provider on a continuing basis. If your STD claim is approved, benefit payments will be issued by your employer through payroll.

Long term disability (LTD)

If you continue to be disabled by the midpoint of the LTD Elimination Period under your employer's plan and are eligible for Long Term Disability, you will be contacted by Reliance Matrix and will receive a package that contains information about applying for Social Security benefits as well as other pertinent forms required to begin processing your LTD claim. Upon approval, monthly LTD benefit payments will be issued to you.

If your claim is not approved, in whole or in part, we will:

- Contact you to explain why your claim is not approved
- Inform your employer of the denial
- Send you a formal letter that documents the reasons for the denial and explains the appeal procedure



Returning to work

Throughout the entire process, Reliance Matrix will work with you, your provider in some cases, and your employer to determine a return to work plan specific to your needs and abilities. We will contact you five days prior to your expected return to work date to verify your intent on returning. Reliance Matrix will then notify your employer.

Effective communication is a two-way process. You are encouraged to call Reliance Matrix at (877) 202-0055 anytime you have questions or concerns about the program or your case. The Reliance Matrix Claims Service Center is available from 7 a.m. to 7 p.m. (MT), Monday through Friday to answer your questions.

For more information regarding your STD and LTD plans, please reference your Summary Plan Description. Consult your Human Resources Department for more information on your leave of absence policy, job protection, and rights while on leave.

For more information, visit reliancematrix.com.

