County of San Bernardino's Group Disability Plan

HOW TO REPORT A SHORT-TERM DISABILITY (STD) CLAIM AND/OR FAMILY MEDICAL LEAVE (FML)

It's easy! Call Cigna's toll-free number at **1.800.238.5834** (press option #2) for Disability/FMLA and a knowledgeable Cigna intake specialist will walk you through the process. For Spanish-speaking customers, call **1.866.562.8421**. You can also create a new leave request via **myCigna.com** by selecting the 'Review my Coverage' tab in the menu and clicking on 'Disability/Leave of Absence.

When do I call?

Call Cigna as soon as you know you will be absent for any of the following reasons:

- **STD** – If you are expected to be absent from work for more than seven consecutive calendar days due to your own disability.
- **FML** – If you have a serious health condition that makes you unable to perform the functions of your job and expect to be absent from work for:
  - More than three consecutive calendar days,
  - Intermittent periods of time (non-consecutive hours or days away from work) or
  - Hospitalized for any amount of time

  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) arising from your family member's military deployment
  - Care for a family member who incurred a serious injury or illness in the line of active military duty
  - School activities (*available in CA*)
  - Alternate state leave* – For yourself or a family member (**Alternate state leaves include leaves permitted by state law for crime victims and victims of domestic violence. Available in CA*)
  - Military USERRA and California Bone Marrow and Organ Donor Leave – If you are expected to be absent from work

Remember, even though you call Cigna, you still must call your employer 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 will I need if I am reporting an STD and/or FML?

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

If applicable:

- Date and cause of the illness or injury and the first day you were absent from work, as well as your anticipated return-to-work date. If the absence is due to maternity leave, you need to provide the actual or expected date of delivery.
- Name, address and phone number of each doctor you are seeing or have seen for the illness or injury causing the disability.
- Date of the first treatment or appointment with your doctor for the injury or illness and the next treatment or appointment.
- You may also be asked to provide some medical information, including your previous history of illness or injury, any diagnostic testing that was performed, the diagnosis, the treatment plan and medications the physician has recommended.

Clip here and carry with you for easy reference.

How to report a disability claim and/or Family Medical Leave

1.800.238.5834 (press option #2) for Disability/FMLA
or **1.866.562.8421** (Español)
Visit: **myCigna.com**

Please have this information ready before you call:

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

Insurance products and services are provided through Life Insurance Company of North America.

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Offered by: Connecticut General Life Insurance Company or Cigna Health and Life Insurance Company.

What happens next?

For STD Leaves

During the phone call, we will ask you for your permission to get your medical information. You can do this during that same call. This will help to process your claim more quickly. Here's how it works.

- After you finish giving us your claim information, the phone agent will transfer you 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.

After the call, Cigna will send you a letter. This letter will include a copy of the recorded message for your records. The letter will also include a form for you to sign and return. This form 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 he or she has any other forms you may need to sign to give permission to release medical records.

- You can cancel your recorded permission at any time by calling your Cigna claim manager.
- A Cigna claim manager will call you and your employer 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.

For FMLs

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

For Military USERRA and California Bone Marrow and Organ Donor Leave

- Within a few days, you will receive a package from Cigna which will include information about your eligibility for Military USERRA and California Bone Marrow and Organ Donor 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?

- If your STD claim is approved, you will receive an approval letter that shows the date you are expected to return to work and provides a telephone number to call if you have questions about your coverage.
- You will also receive separate information regarding the approval of your leave under FMLA.
- Cigna will notify your employer of your disability claim approval and your anticipated return-to-work date.

What happens if my STD claim is denied?

- If your STD claim is denied, you will receive a letter providing specific reasons for the denial of disability benefits and an explanation of how to appeal the denial. Upon receipt of the letter, you should contact your doctor and your employer to schedule your return to work.
- Cigna will notify your employer that your disability benefits have been denied.
- If your STD benefits are denied, you may still be eligible for leave under FMLA for your own serious health condition, and you will receive further information from Cigna about FMLA.

What can I expect while I am out on disability?

Our goal is to help you get well and return to work as quickly and safely as possible. During your disability, your Cigna claim manager will call you periodically to discuss your progress and may work with you, your physician and your manager to explore transitional work arrangements that could help expedite your return. This could include job modifications or work schedule changes.

What should I do when it's time to return to work from a STD or FML?

- When it's time to return to work, call your Cigna claim manager and/or leave manager to advise them of your return-to-work date.
- Contact your employer to let him/her know the date you will be returning to work. Please remember to review your employer's return-to-work policies if you are out of work due to a disability.

What if I feel that I cannot return to work on the date my STD or FML is expected to end?

- Call Cigna to discuss the situation with your claim manager and/or leave manager. They will contact your physician for an update on your condition.
- You must also call your employer to keep them informed of your progress and intent to return to work.

Have a question?

If you have a question regarding your STD Claim or your FML, call **1.800.238.5834** (press option #2) for Disability/FMLA. **Spanish-speaking customers can call 1.866.562.8421**. These numbers are operational Monday – Friday between 8:00 am and 10:00 pm EST, 7:00 am and 9:00 pm CST, 6:00 am and 8:00 pm MST and 5:00 am and 7:00 pm PST. If you call outside this time frame, please leave a voicemail message and a representative will respond the next business day.

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