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

Simply do one of the following:

› Call toll-free 888.84.Cigna (24462) or for Español 866.562.8421 between 7:00 am and 7:00 pm CST. 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 drop-down menu
  – Click on “Submit a request for a disability or leave of absence”

You also need to call your Human Resources department on or before your first day of absence to report how long you plan to be absent.

How do I request an accommodation under the Americans with Disabilities Act (ADA)?

If you are experiencing difficulty in performing your job due to a disability, you may qualify for an accommodation under the ADA. A reasonable accommodation is any change in the work environment to help a person with a disability perform the duties of a job. An accommodation may take a variety of forms, such as:

› additional time off
› modified work arrangement
› worksite accommodation

Leave as an accommodation will be handled as part of the leave of absence process to provide coordination with any other plans that may apply.

› Call toll-free 888.84.Cigna (24462) or for Español 866.562.8421 and a representative will walk you through the process.

How do I request a USERRA Leave?

Our administration of military leave under the Uniformed Services Employment and Reemployment Rights Act (USERRA) requires the employee provide their military orders to their employer.

› Call toll-free 888.84.Cigna (24462) or for Español 866.562.8421 between 7:00 am and 7:00 pm CST to report your leave.

When do I call?

Call Cigna as soon as you know you will be absent for any of these reasons

› STD – If you plan to be absent from work for more than three days in a row due to your own disability

› FML – If you have a serious health condition that means you cannot 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

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

If you need immediate medical attention, please call 911.
› Care for a family member who has incurred a serious injury or illness in the line of active military duty
› School activities for you or a family member
› Family medical appointment
› Alternate state leave* – for yourself or a family member. Includes leaves permitted by state law for crime victims and victims of domestic violence
› Organ, bone marrow or blood donation as permitted by state law

Remember, even though you call Cigna, you still must call your Human Resources department 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?
Before you call or go online, please have this information handy
› Your name, phone number, 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 are 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

What happens next?

STD leaves
During the call, we will ask you for your permission to get your medical information. Here is how it works.
› After you give us your claim information, you will 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 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.

FML leaves
You will receive correspondence from Cigna containing information about your request and, if applicable, instructions for any paperwork will be included.

What happens if my STD claim is approved?
› Cigna will send you an approval letter that shows the date you are expected to return to work
› You will get separate information about your approval under the FMLA
› Cigna will tell your employer 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 employer know the claim is denied
› You should call your Human Resources department 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 the FMLA for your own serious health condition. Cigna will send you more information about FMLA and your eligibility.

What can I expect while I am 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 employer to talk about different work options. This may include an adjustment to your job or work schedule, your Human Resources department may also call you to check on your progress and offer support.
What should I do when it is time to return to work?

› Call your Cigna claim manager and/or leave manager to tell them your return-to-work date.

› Call your Human Resources department to let them know the date you will be returning to work. If you are out of work because you have a serious health condition, please review your employee handbook for return-to-work policies.

What if I cannot 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 will call your doctor for an update.

› Call your Human Resources department to let them know 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, to what you need to know about FML, to information that can help you manage a specific condition at work, and even how to access valuable programs offered with your plan at no additional cost to you. Please visit the website at Cigna.com/workwellness.

Questions?

Call 888.84.Cigna (24462) or for Español 866.562.8421. A Cigna representative is available to help you between 7:00 am and 7:00 pm CST.