

## What happens if...

### I am out of work for a long time?

Your Unum benefits specialist will stay in contact with you, your physician and your employer as needed to monitor the progress of your medical condition. Periodically, depending upon the specific circumstances of your claim, we will reassess your eligibility for benefits. With more serious conditions that could mean long-term inability to work, we will refer you to someone who can help you apply for additional benefits that may be available to you and to other family members through Social Security Disability Income (SSDI).

### I disagree with the decision on my claim?

Our claim process is designed to ensure that your claim receives a thorough, fair and objective evaluation. In addition, numerous safeguards are in place throughout the process to ensure the integrity of decisions that result from our evaluation. If we determine that benefits are not payable either in whole or in part, you may appeal the decision by requesting a separate, impartial review from our quality performance support unit.

To get an authorization form, visit  
<http://w3.unum.com/enroll/kindred>

Phone: 1-877-217-5497 8 a.m. to 8 p.m. ET

#### Voice response unit options:

- If you know your party's extension, press 0
- If you are calling to report a new LOA request or STD claim, press 1
- If you are calling to inquire about an existing disability claim, press 2
- If you are calling to inquire about an existing LOA claim, press 3

If you are unsure of your selection, please remain on the line for a customer service representative.



### What if I have questions about my LOA request or disability claim?

You can contact your Unum benefits specialist whenever you have questions or concerns about your claim by calling our toll-free number:

Phone: 877-217-5497

Fax: 800-447-2498

Monday–Friday 8 a.m. to 8 p.m. Eastern time

Information provided for the following short term disability (STD) policies:

Support Center STD Policy: 931308

Nursing Center STD Policy: 931341

Hospital STD Policy: 931342

RehabCare STD Policy: 931343

PeopleFirst Homecare and Hospice STD Policy: 097129

If you would like to see a sample claim form, or need additional information, please visit: [unum.com/claims](http://unum.com/claims)  
For personal assistance, call 877-217-5497 (toll-free).



## Submitting a leave of absence request or a short term disability claim

Unum is committed to responsive claim service



Unum, Chattanooga, Tennessee

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[unum.com](http://unum.com)

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CP-12052 (10-12) FOR KINDRED HEALTHCARE EMPLOYEES ONLY

CP-12052 (10-12)

## When to request a leave of absence (LOA) and/or short term disability (STD) claim

- When your physician has determined you are unable to work due to illness, injury or pregnancy.
- Seven (7) days in advance of a planned medical absence, such as scheduled surgery or an expected pregnancy leave.
- When you need to be absent from work to care for a family member who has a serious health condition.
- When you need to care for a child due to birth, adoption or foster care placement.
- When you need to be absent from work for a qualifying exigency arising out of the fact your spouse, child, or parent is on a covered active duty (or has been notified of an impending call or order to covered active duty) in the Armed Forces.
- When you need to care for your spouse, child, parent or next of kin who incurred or aggravated a serious illness or injury in the line of duty in the Armed Forces, including National Guard or Reserves. This includes a veteran who was a member of the Armed Forces any time within five years prior to the date of medical treatment, recuperation or therapy for such illness or injury.
- When you need to take personal leave.
- When you need any other type of leave that may be covered by applicable state leave laws.



### Our commitment to you

Kindred and Unum understand that a disabling illness or injury creates emotional, physical and financial challenges, and we want to do whatever we can to help you. You have our commitment to provide you with responsive service and to be understanding and sensitive to your circumstances during the claim process.

- Please note: Do not use this toll-free number for work-related injuries unless you work in WY or ND. Employees that work in WY or ND are still required to call Unum. When you are injured at work notify your manager or supervisor immediately.

### How to request an LOA or report a claim

- Notify your manager or supervisor of your absence from work.
- Call the toll-free number listed on the back page to initiate your claim.
- For medical leave, see your physician and provide him/her with a signed and dated copy of the authorization form. This form authorizes the release of medical information needed to evaluate your claim.
- Obtain an authorization form from the Unum website at <http://w3.unum.com/enroll/kindred>.
- Fax a copy of the signed and dated authorization to the Unum Benefits Center (see back page for fax number).

### What do I do when I have intermittent hours to report?

If you have been approved for an intermittent leave, you are required to report any leave hours used.

You must:

- Contact your manager or supervisor as soon as you know you will be out of work due to your intermittent leave.
- Contact Unum to report each time you use intermittent leave hours.

## Can I report my intermittent hours 24 hours a day?

Yes, you can report your intermittent hours used 24 hours a day/seven days a week by calling 877-217-5497 and selecting option 3.

## When will a decision be made about my leave request or disability claim?

Our goal is always to provide a decision as quickly as possible. Within five days of receiving your claim, your Unum benefits specialist will contact you. With some conditions, such as standard maternity leave or a recovery following a routine surgery, your benefits can start to accrue almost immediately once you have satisfied the waiting period. If your medical condition is more complicated, we may require additional medical information to better understand your claim. Depending on how quickly we receive the additional information, your benefits determination could be prolonged. In such a case, your Unum benefits specialist will provide you with a written update on the status of your claim every 30 days or less until a benefits decision is made. Your prompt response to our requests for information about your claim will help us serve you better and help ensure you receive payments in a timely manner.

Please refer to your policy number when calling to file a claim.

Support Center STD Policy: 931308    RehabCare STD Policy: 931343  
Nursing Center STD Policy: 931341    PeopleFirst Homecare and  
Hospital STD Policy: 931342    Hospice STD Policy: 097129



**This card is not a medical insurance card.**

Use this information to initiate a leave request and/or disability claim.