



Cummins Frequently Asked Questions

- Q:** I received an email update. I know my employee will be out for 4 weeks, but the leave is only approved for 2 and the rest of the time is marked as pending. Why is the whole leave not approved?
- A:** In this situation, Unum would not have received adequate information to approve the full absence that is anticipated. However, Unum will approve the time that *is* supported as soon as Unum can and provide the employee time to provide additional or updated information. This *may* lead to denial of a portion of the employee's leave if that updated information is not received.
- Q:** How is the decision made if it is an injury as the result of an accident (waiting period)?
- A:** For a claim to be considered an accident there must be a specific event or date associated with the injury. Unum will gather details from the employee and will obtain medical information as part of the initial claim review.
- Q:** Does Unum file a claim with the state if the employee is eligible for statutory benefits?
- A:** For employees in NY, Unum is replacing the mandatory statutory benefit. The employee only needs to file a claim with Unum and we will automatically take care of the statutory component of the claim for the employee. The employee will continued to be paid through the normal payroll process and the last week of the NY benefit will be made payable to the employee.
- Q:** Can an employee call in a future claim and if so, how early?
- A:** Absolutely. Unum's preference is to have future claims called in approximately 30 days prior to the employee's expected leave date. If a claim is called in earlier than 30 days, Unum will still accept the notice of claim.
- Q:** What constitutes "hospitalization?" Is this an overnight stay or do emergency room visits count?
- A:** In order to qualify for a first day hospital benefit, the employee needs to be hospitalized overnight. Trips to the emergency room do count as treatment, but not as hospitalization.
- Q:** Why does Unum request job descriptions and what do you do with them?
- A:** Unum uses this information to be able to clearly understand the employee's occupational responsibilities at Cummins when assessing the employee's disability. Unum also will share this information with the employee's doctor when looking at part time work options.
- Q:** If an employee works ½ day and then goes home sick, do you count this first day towards the employee's elimination period?
- A:** The employee must been out of work for greater than 4 hours in order for this date to count towards the elimination period.
- Q:** How often is the Unum website updated?
- A:** New Claims reported, Claims status changes, Claim status Reason are updated Real-Time. New Leave reported, New leave period, Intermittent Absences reported are updated Real Time, within 15

minutes on Unum's reporting website (UNUM's Claim Leave Insight). Any changes to an existing Leave or claim payment information is updated overnight.

Q: Can I file my claim on line or get a status of the claim I already filed?

A: Yes. Through Unum on line capabilities you can file a claim on line as well as get a status of your claim. The website is UNUM.com. An employee can also sign up to get any letters from UNUM on-line, can upload any information (medical, tax, etc), sign up for direct deposit through Unum's secure website.

Q: If an employee calls and says that they are being charged for medical records, will Unum pay for medical records?

A: Yes. In applying for a disability claim, any costs associated with your initial application are your responsibility. Once your claim has been established, Unum will pay for costs associated with any updated medical records or information to support your ongoing claim. If your doctor requests payment for medical information that Unum has requested, please contact UNUM. Unum will follow up with your doctor requesting an invoice for payment of your records. Unum will only pay for information that is necessary for your claim, so if you are not sure contact Unum.

Q: I have several employees who are out for the flu. Do these employees qualify for disability and if so, can I send a listing to UNUM with the employee names?

A: In order to be eligible for Cummins disability program the employee needs to be medically disabled by their doctor and be out longer than a few days for medical reason. This time is handled as part of Cummins sick time policy. If the employee is expected to be out longer than 3 days, please have them call UNUM so that we can set up their FMLA for Job Protection. If the employee ends up being out longer than these few days, UNUM will automatically set up the Short Term Disability claim.

Unfortunately UNUM is unable to accept a listing of employees to set up the FMLA and Disability claims. UNUM needs to have details from each employee as to why they are off work including information concerning the employee's medical doctor.

Q: My employee was in a car accident / rushed to the hospital and can't call in their claim. What can I do to help my employee?

A: An HR Representative can call UNUM to file a claim for the employee. When calling in, please know that UNUM will ask you a lot of questions and for details. For example, if the employee is rushed to the hospital, when did this happen, do you know what is wrong with the employee, and what hospital – address. We will take as much information that you have available. Don't worry if you don't have all of the information. In serious situations like this, we want to start the claims process as soon as possible to avoid any interruption in pay.

Important: Please alert the CBS Benefits team so that they are aware as well.

Q: My disabled employee is not able to sign the UNUM authorization. What do we do?

A: UNUM will do whatever we can to get a claim started for your employee. UNUM may not have the authorization at the start of the claim and will try to get one. For more serious conditions, the employee may have granted a medical Power of Attorney that is legally authorized to sign the authorization on behalf of the employee.