

What happens if I am out on STD and a company holiday falls during my STD period?

Please reference your STD Summary Plan Description on healthspan.cummins.com regarding holiday pay information for your plan.

Where can I find more information on my STD benefit?

Go to healthspan.cummins.com for your location's STD Summary Plan Description (SPD), which will provide more details on your STD benefits. You can also contact Unum at the number listed below.

For information on existing STD claims call Unum at 866-229-4885 and Press 2.

Beginning the Process

Filing for Short Term Disability is quick and easy. For new claims, call Unum at 866-229-4885 and Press 1. You will be connected to a Unum Intake Specialist to assist you in applying for STD. You will be asked for the following information:

- Name, Address, Phone
- SSN, Date of Birth, Date of Hire
- Marital Status
- Dependent Information
- Job Description
- Employer Information
- Manager Information
- Doctor Information
- Reason For Leave
- Last day worked or first day you wish to apply for future leave (up to 30 days in advance)

Unum will mail your application to your home within two business days. If you go to www.unum.com or download the UNUM phone app, you may also receive e-communication about your claim.

Make sure you have a signed authorization form on file with your doctor. This will help Unum obtain your medical information faster. Your doctor will need to complete the Attending Physician Statement and you or your doctor must fax the completed documentation to Unum at 800-447-2498 as soon as possible. Any delays with the required paperwork could impact your pay while out on short term disability.

If Unum has not received the required information within 45 days from the date you called Unum, your application will be denied.

Upon Unum receiving a completed application, you will generate an approval or denial letter within five days. Continue to follow your location's call-in procedure until you have been approved for leave.

Contact Information

Unum

Monday – Friday 8 a.m. to 8 p.m. ET
Phone 866.229.4885
Fax 800.447.2498

CBS Benefits Contact Center

Mon. – Fri. 7 a.m. to 6 p.m. Central
877.377.4357
Fax: 615.514.7321
cbsbenefits@cummins.com
cbs.lifeevents@cummins.com



Short Term Disability (STD) Information



Qualifications and Information

Reasons for Short Term Disability are:

- Sickness
- Accidental Injury
- Pregnancy

Questions about STD

What is the definition of disability?

Disability means that due to sickness, pregnancy or accidental injury you are limited from performing the material and substantial duties of your own occupation.

You are unable to earn more than 80% of your pre-disability earnings at your own occupation for Cummins Inc. or for any employer in your local economy, and are receiving appropriate care and treatment from a doctor on a continuing basis.

Your loss of work must be a direct result of your sickness, pregnancy, or accidental injury.

How do I know if I am eligible for the Short Term Disability benefit?

- You are an active employee of Cummins Inc.
- You work a minimum of 20 hours per week

This is a company paid benefit – no employee contributions are needed to participate in this plan.

Is STD paid time off?

Yes, the maximum duration is 26 calendar weeks.

Do I have to use my vacation time if I take STD?

No, STD is a company paid benefit.

Who do I need to notify if I am out on approved STD?

You need to update Unum and your Local HR representative each time you see your physician and provide them an update on your progress.

As soon as your physician gives you a Return to Work Date you need to let Unum and your Local HR representative know that date immediately.

If you are able to return to work but there are restrictions, you need to provide those restrictions to Unum and your Local HR representative immediately for review.

Your location will do everything they can to accommodate your restrictions. You will be notified if accommodations can or cannot be met.

What if my restrictions cannot be met?

Your location will review any open position that you may be able to fill until your restrictions are lifted or you could remain on STD until you are able to return to work without restrictions.

Are STD eligibility and approval the same thing?

No, you are eligible if you are an active employee working a minimum of 20 hours per week. Approval means that you have submitted the completed medical documentation and your condition meets the definition of disability.

When do I have to call Unum?

- For sickness or injury you must call Unum by the fourth day of your absence.
- For scheduled procedures such as pregnancy, foot surgery, etc., you should notify your local HR representative, manager and Unum no earlier than 30 days in advance.

When I am on STD am I covered by the Family Medical Leave Act?

If you are eligible for FMLA, STD will also count towards your FMLA allotment. You get up to 12 weeks of job protection. The employee does not have to complete FMLA documentation. You will receive an FMLA Rights Package as is required by law.

If you are approved for STD, you are approved for FMLA. If you are denied STD, you will be given the opportunity to submit an FMLA claim to cover your time.

If you are approved for FMLA only, this is unpaid leave. You may substitute vacation or PTO time for your unpaid FMLA days.

Is there a waiting period or elimination period that must be met before benefit payments begin?

- For sickness and injury, there are waiting periods.
- For hospitalization, there is no waiting period.

Please reference your STD SPD on the Healthspan website at healthspan.cummins.com for your specific location requirements.