

# Cummins Inc.

## APPLYING FOR SHORT TERM DISABILITY BENEFITS

### WHEN TO REPORT A DISABILITY

- If your physician has determined that you are unable to work due to illness, injury or maternity reasons
- Thirty days in advance of a planned medical absence, such as prescheduled surgery or an expected maternity leave

### WHAT TO DO IF YOU BECOME DISABLED

- Notify your manager or supervisor of your absence from work in order that they can make any necessary adjustments in workflow and update any related HR information (for example, time and attendance records).
- Apply for Short Term Disability Benefits by taking the following steps:

1. See your physician and provide him/her with the following attached forms:

- A signed and dated copy of the authorization form allowing the release of your medical information. *(Also make a copy of the signed form and send it to Unum Provident Insurance Company by FAX to 800-447-2498 or by mail to P.O. Box 100158, Columbia, SC 29202-3158.)*
- A copy of the Attending Physician's Statement. You should fill in the first line. Then ask your doctor to complete the rest of the form in full and FAX it (preferred) or mail it to the address shown at the top of the form. *(If you forget this form, it's not a big problem. Unum will just follow up directly with the doctor. But taking it with you may speed up the process.)*

2. **MOST IMPORTANT STEP:** Call Unum at 1-866-229-4885 to report your claim. This is a phone line just for Cummins employees and is staffed from 8 am to 8 pm Eastern Time.

You will talk to a Disability Intake Specialist, who will gather the basic information about your claim. *(This includes your name, Social Security Number, address, job title, your doctor's name and address and information about your disability. It also includes dates of your previous and upcoming doctor's visits; your last day worked and your expected return to work date, if known. Please have this information handy when you make the call.)*

If you are unable to call because of an accident or other medical emergency, your spouse or other family member can make the call instead. If they can provide at least your name, the nature of your disability and the name and phone number of the hospital or other treatment facility, Unum can get started on the claim.

The information you provide will be put into the Unum claim system; it will be treated confidentially. Within two work days a Disability Benefit Specialist will call you back to review the information with you and answer any questions you might have.

3. Unum will review your information along with the information provided by your doctor. If they need additional information they may follow up with you or your doctor directly. If your claim is approved, Unum will notify you and Cummins. Your appropriate short term disability benefit payment will then be made to you through the Cummins payroll system. If you have any questions about the status of your claim, feel free to call Unum at the 1-866-229-4885 number.