

Important Information About Cozen O'Connor's Short Term Disability Compensation Policy

What is short term disability compensation?

Short-term disability ("STD") compensation is a Firm program that affords eligible employees with continuation pay in whole or at a percentage of their base salary. The percentage of pay corresponds to the employee's job category, regular base pay and years of service, which is outlined in the Firm's disability policy. If you have any questions regarding the amount of your continuation pay, please call the Firm's Benefits Department.

Who is eligible?

Regular full-time and regular reduced hour employees working a minimum of 30 hours per week, who have been employed by the Firm for at least six (6) consecutive months, are eligible for STD compensation.

What is UNUM's role in administering the short term disability compensation program?

UNUM has been retained by the Firm to record all requests for disability and Family and Medical Leave Act (FMLA) leave, provide notices to employees regarding such leaves, and determine eligibility for disability and FMLA leave and for benefits under the Firm's STD program. The Firm, not UNUM, administers pay continuation under the STD program.

Employees seeking a disability leave and/or FMLA leave must cooperate in providing UNUM with the requested information in a timely fashion. Failure to do so may result in the delay and/or denial of your leave and/or continuation pay.

What information does UNUM provide to the Firm?

Throughout the leave process, UNUM will advise the Firm as to whether an employee is eligible for FMLA leave and/or approved to receive STD pay continuation. UNUM also provides anticipated dates of leave and return to work dates, consistent with documentation provided to UNUM from the employee and/or employee's physician when necessary. As our administrator, UNUM shares any and all information that the Firm requests so that the Firm may evaluate individual employee requests and/or UNUM's program administration. Any of the information that the Firm receives from UNUM may be shared with department management on a need-to-know basis.

What if UNUM does not approve STD leave?

When UNUM has not received the required documentation from the employee seeking the leave or from the employee's health care provider(s), or has denied the claim, communications are sent to the employee and the Firm. The Firm then ceases any continuation pay under the STD program and the employee is expected to return to work the next business day. If an employee cannot return to work the next business day, the employee must immediately contact the Benefits Department. Any employee who received or receives STD continuation pay prior to or subsequent to the denial or subsequent to the end date UNUM has determined for the leave will be required to repay unapproved STD continuation pay via payroll reduction.

How will I receive the STD benefits?

Employees receive pay continuation from the Firm in the same manner as they receive their regular pay, with normal required payroll deductions.

Am I covered by my health insurance and other benefits while participating in the STD program?

The Firm will continue to provide healthcare, dental, life and long-term disability coverage to employees on approved STD leave, provided the appropriate employee contributions are made. If you are on an unpaid medical leave, you must submit payment to the Firm to retain benefit coverage. Please consult the Benefits Department for additional information and payment options.

What if I live in a State that has a state disability pay plan for medical/STD and/or family leave?

UNUM will advise affected employees that they are required to file a claim with the appropriate state agency. It is the employee's responsibility to pursue the state benefit payments for which they are eligible in a timely manner. Payments from the state will be offset from the amount of pay continuation paid by the Firm. If an employee fails to file for benefits, the Firm will offset pay continuation based on its own approximation of the amount of state benefits that would have been available.

If I am receiving workers' compensation benefits while on medical leave, how will it affect my pay continuation?

If you have been approved for workers' compensation benefits, the amount of workers' compensation benefits will be offset against your pay continuation under the STD program.

What can I do to ensure that my pay is seamless when I return to work?

Prior to returning to work, contact the Benefits Department to ensure that the Firm knows your return to work date. Also contact the Benefits Department to re-confirm your return to work on your first day back.

Is there anyone else with whom I should speak regarding an upcoming leave?

You should inform your department leaders and supervisors, especially when the need for leave is foreseeable or planned, of your intended leave so work can be delegated appropriately. It is equally important that you share with them and UNUM any developments that may shorten or lengthen the timeline of your leave.

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