

Long-Term Disability Leave Process Guide

This guide details the employee experience following a non-occupational illness or injury which lasts six months or more.

Key Benefits

Short-Term Disability (STD): Company-provided income replacement for up to 1,040 hours (about 26 weeks or 6 months). Benefits vary from 60% to 100% of pay based on years of experience and length of absence. [More info](#)

Long-Term Disability (LTD): Employees choose to enroll and pay 100% of the costs. LTD provides non-taxable income replacement of 50% or 60% based on the employee's election if he/she is unable to work for more than six months.

Disability Leave of Absence: Employees who are unable to return to work due to an illness or injury will be placed on a disability leave of absence once STD expires. Regardless of LTD enrollment, the disability leave provides active benefit rates for up to two years.

Transition Timeline from STD to LTD



* Vacation can be used after STD is exhausted or before/during the 60% STD period.

- Maximum allotted STD is 1,040 hours (about 26 weeks or 6 months) at 100% and/or 60% pay
- The Elimination Period is the time period between the day the employee was last able to work at the Company and LTD benefits begin.
 - The Elimination Period is the later of:
 - 180 continuous calendar days of disability; or
 - the date the employee's vacation ends either voluntarily or because all available vacation is exhausted; or
 - the date the employee's short-term disability benefits are exhausted

Note: you must use all available unused vacation greater than 80 hours before LTD benefits may begin.

LTD Claim Process

- If an employee is disabled three months and expects the disability to continue past six months, he/she should call the Benefits Center at 1-800-622-5501 to start the claim process.
- The Benefits Center will notify ConocoPhillips Benefits Administration to initiate a claim on the employee's behalf to The Hartford.

- The Hartford will assign an adjuster to the claim who will work directly with the employee during the claim review process.
- The Hartford will send a proof of disability packet to the employee for completion.
- The Hartford will request information from ConocoPhillips Benefits Administration including absence date, pay and position data.
- The Hartford makes the claim determination.

Note: the claim process typically takes 1-3 months depending on responsiveness of the applicant and his/her physician. As the Claims Administrator, The Hartford is solely responsible for the claim decision. If denied, the employee can file an appeal with The Hartford.

What the employee is responsible for

- Complete and submit the LTD proof of disability packet provided by The Hartford within the deadline; normally no later than 3 months after the end of the 180-day elimination period.
- Continue providing Employee Health Reports as required by Health Services while on STD.
- Once STD ends and disability leave begins, the employee is responsible for setting up monthly premium payments with the Benefits Center. The Benefits Center will send a packet to the employee's home address with additional information.

Employee benefits during disability leave of absence of up to 2 years (with or without LTD)

H&W deduction	ConocoPhillips continues to provide	Direct Billing with Businessolver (if applicable)	Deductions placed on HOLD
Medical		✓	
Dental		✓	
Vision		✓	
HSA			✓
FSA		✓	
EAP	✓		
Basic Life	✓		
Supplemental Life		✓	
AD&D		✓	
Savings Plan contributions			✓

At the end of the 2-year disability leave of absence, employment will terminate, and active benefit selections and rates will end. Please contact the Benefits Center at 1-800-622-5501 before the end of your 2-year disability leave to discuss your benefits options and to enroll.

Note: LTD premiums will be waived if LTD claim is approved