

## 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.

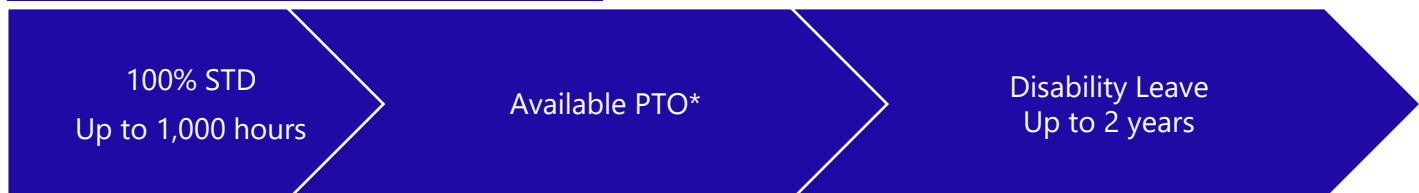
### Key Benefits

Short-Term Disability (STD): Company-provided income replacement for up to 1,000 hours (about 25 weeks). Benefits are 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 maybe placed on a disability leave of absence once STD expires. The disability leave provides active benefit rates for two years.

### Transition Timeline from STD to LTD



\*PTO can be used after STD is exhausted.

- Maximum allotted STD is 1,000 hours (about 25 weeks) at 100% 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 PTO 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 (up to 2 years)?

<u>H&amp;W Deduction</u>	<u>ConocoPhillips continues to provide</u>	<u>Direct Billing with Businessolver (if applicable)</u>	<u>Deductions placed on HOLD</u>
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 benefits 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 enroll, if applicable.

Note: LTD premiums will be waived **if** your LTD claim is approved.