

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 MetLife.

- MetLife will assign an adjuster to the claim who will work directly with the employee during the claim review process.
- MetLife will send a proof of disability packet to the employee for completion.
- MetLife will request information from ConocoPhillips Benefits Administration including absence date, pay and position data.
- MetLife 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, MetLife is solely responsible for the claim decision. If denied, the employee can file an appeal with MetLife.

What the employee is responsible for

- Complete and submit the LTD proof of disability packet provided by MetLife 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 long term disability leave?

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

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