

IMPORTANT INFORMATION

Regarding Your Short Term Disability & Family Medical Leave Benefits Plan



Your Short Term Disability (STD) Benefits Made Easy

Your employer understands the importance of income protection for you and your family. That's why they offer STD Insurance to qualified employees.

And Matrix Absence Management, Inc. (Matrix) understands the importance of making the process of filing a claim easy. If you are unable to work due to a disabling illness or injury and you qualify for your company's STD Plan, it's easy to activate the income protection benefit of your STD Insurance coverage.



Your Family Medical Leave (FMLA) Benefits

If you or your family member has a serious health condition that is disabling, you may be eligible to take up to 12 weeks of unpaid leave for yourself; if you are caring for a family member; if you have an approved intermittent leave of absence; if you are approved for a military exigency leave; or if you have an approved leave of absence for the purposes of baby bonding with a newborn/placed/adopted child. Matrix Absence Management manages FMLA and State Leave offered by your employer's Human Resources department.

To be eligible, you must have been employed a total of 12 months (excluding any 7 year gap in employment) and have worked at least 1,250 hours in the 12 months preceding your leave start date. If available, FMLA may be applied "after a period of incapacity lasting more than three consecutive full calendar days."

Two Easy Ways to File Your Claim

Simply contact Matrix, the administrator of your STD and FMLA benefits, via phone or file your claim online.

 Call Matrix at the toll-free hotline 1.877.202.0055 (24/7 for Telephonic Claims Filing) and one of Matrix's specialized coordinators will walk you through the process. 2. You may also file your claim online, 24 hours a day, seven days a week, at www.matrixeservices.com.

Please be prepared to supply the following information:

- Your name, last four digits of your Social Security Number and your company name
- Your treating physician's name, address, telephone number and fax number
- A description of your illness or injury
- A description of your occupation

One Easy Way to Ensure Prompt Claims Processing and Payment of Benefits

With this convenient wallet card, Matrix has made it easier for your physician to share the required information to ensure prompt claims processing and timely payment.

To use, sign the attached wallet card and present it to your treating licensed physician, medical practitioner, hospital, clinic or other medically related facility. If we need any additional medical information to process your benefits payment, your signature will authorize the release of that information to Matrix.



A MEMBER OF THE TOKIO MARINE GROUP

Earnings and eligibility are defined per the policy and/or the summary plan description filed with and/or by your employer.

Reliance Standard Life Insurance Company provides insurance products and services in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, home office: New York, NY



Matrix Absence Management

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Medical Record Release

Short Term Disability and Family Medical Leave

To file a Short Term Disability or FMLA claim, please contact Matrix Absence Management at 1.877.202.0055 (24/7 for Telephonic Claims Filing) or file online at www.matrixeservices.com.

ShortTerm Disability – If you are absent from work due to an illness or injury or have a scheduled absence for reasons such as a hospital stay or scheduled surgery, you will need to contact Matrix Absence

Management to report your claim. You ordinarily must provide thirty (30) days advance notice when leave is foreseeable. Your eligibility for

benefits will be based on your company's certificate of insurance.

(Print Name)

By signing this card below, I hereby authorize my medical provider to release my medical records to Matrix Absence Management to assist in the review and processing of my STD or FMLA claim.

Family Medical Leave — If you or your family member have a serious health condition that is disabling, you may be eligible to take up to 12 weeks unpaid leave for your own serious health condition or to care for a family member with a serious health condition.

Date Employee Signature

RELIANCE STANDARD

MATRIX