

IMPORTANT INFORMATION – ACTION REQUIRED **Reporting an Absence or Disability**

This guide explains the steps to follow, and action required when you are absent from work because of an illness or disability or need to care for a family member that will require a leave.

When and to whom should I report a leave or disability?

Report your absence to your Supervisor and The Hartford within 30 days prior to expected date of leave or as soon as practicable, but no later than 2 business days. Leave reasons may include:

- You are hospitalized for any amount of time.
- You are caring for an ill or injured qualified family member.
- You are pregnant or are absent from work due to pregnancy complications.
- You will be absent continuously or intermittently due to a chronic or permanent disabling condition of your own or a qualified family member.
- You are caring for a newborn child, recently adopted child, or new foster child.
- You are absent due to a reason as defined by state regulations.

If your absence is scheduled in the future, such as an upcoming hospital stay, call The Hartford 30 days prior to your last day of work. If unscheduled, please call The Hartford as soon as possible.

Report an absence to The Hartford for:

- Short-Term Disability (STD)
- Family Medical Leave (FMLA)
- Other Zoltek Leave Programs: Paid Parental Leave, Personal Leave and Military Leave

Based on your situation and the state that Zoltek reports as your work state, The Hartford will apply all applicable programs that apply to your leave.

How can I report an absence or disability?

1. When reporting to The Hartford, have this information ready:
 - Name, address, and other key identification including **Zoltek policy #681353G**
 - Name of your department and last full day of active work
 - The nature of your claim or leave request
 - Your treating physician's name, address, phone, and fax numbers
2. Call (888) 277-4767 Monday thru Friday 8:00am to 8:00pm Eastern Time or register on the leave portal and file your claim online at WWW.THEHARTFORD.COM/MYBENEFITS

IMPORTANT: Registering for digital communication with The Hartford will improve your ability to manage your claim throughout the process. Some of the benefits of registering for The Hartford portal are:

- Report a new claim or leave
- View a claim status
- Take action through text & online alerts
- Upload medical documents or complete and sign forms

- View copies of letters and forms
- Add time to intermittent leave (only available for reporting intermittent FMLA time)
- Schedule a call with your claim analyst
- Tell The Hartford you are returning or have returned to work

What can I expect from The Hartford?

- The Hartford will set up your claim and provide further instructions.
- Eligibility for certain leaves will depend on when you were hired and whether you have utilized any FMLA in the last 12 months.
- Any disability exceeding 90 days will be reviewed by The Hartford for Long-Term Disability benefits.

ACTION REQUIRED - What are your responsibilities during your leave / claim?

- Provide The Hartford with requested information on a timely basis. **IMPORTANT:** you have 15 days from your leave start date to return completed paperwork to The Hartford. Stay connected with your provider to ensure that they are providing the necessary information to support your leave / claim timely. If the necessary paperwork is not provided timely your leave / claim may be denied and pay suspended.
- Keep The Hartford, your supervisor and Zoltek Human Resources informed of changes in your leave situation or date changes.
- Report intermittent time usage to The Hartford within **2 business days**.
- Be sure to log onto WWW.THEHARTFORD.COM/MYBENEFITS to stay up to date on your claim, easily upload documents, schedule a call with your claim analyst and leave time balances. For state benefit plans only, you can check payment information, update EFT banking details and future estimated payments as well.
- Information regarding Zoltek's LOA Policies can be found on [HTTPS://BENEFITS.PAGE/TORAYZOLTEK/](https://BENEFITS.PAGE/TORAYZOLTEK/)
- **RETURN TO WORK:**
 - If you are out on a medical leave, you are required to submit a return-to-work form completed and signed by your provider **prior to returning to work**. Please send this form to both The Hartford and the Zoltek Human Resources. If a work accommodation is necessary, Zoltek and The Hartford will determine if the request for a reasonable accommodation is feasible.
 - Advance notice of return to work to your manager, supervisor, Zoltek Human Resources, and The Hartford is important to ensure that your system access is restored timely if your absence has been greater than 30 days. If your leave is greater than 30 days, then you must login at least once every 30 days to prevent your account from becoming disabled.
 - Email Zoltek Human Resources and call The Hartford on your actual return to work date to confirm you have returned to work. Failure to report your return date in a timely manner could impact your pay and system access.
- **BENEFIT CHANGES:**
 - Dependent Care FSA (if eligible): you have 30 days from the day you return to work to elect or make changes. This can be done on the ZOLTEK PORTAL.

How am I paid while on leave/disability?

- Zoltek and/or The Hartford processes your pay while leave, depending on the type of leave you are taking.
- You will be required to use PTO during Disability waiting periods.
- While on a leave of absence, you will not accrue PTO, except when utilizing the paid parental benefit and/or using intermittent FMLA. You are required to use any available PTO during the unpaid portion of FMLA. Any leave of absences not covered by PTO will be unpaid.
- If you are on a leave to bond with a newborn or newly placed child, you may be eligible for Zoltek Parental Leave benefit. Please refer to the Paid Parental Leave policy for more information.
- If you are on an intermittent FMLA leave, you must take a full day. Intermittent time less than a full day will require you to use available PTO or go unpaid.
- If you have a disability claim, you will **NOT** receive disability pay until your leave is **approved**. Your pay will be suspended while you are in a pending status. The disability benefit has a 7-day waiting period and if approved, disability payments begin on the 8th day of disability. Once your disability is approved, Zoltek Human Resources will process adjustments for any missed pay periods, which will be reflected in your upcoming paycheck after the approval is received.
- Contact Zoltek Human Resources with any questions regarding your pay while on leave.

What happens to my benefits while on leave/disability?

- If you are on a paid leave, your benefits will be deducted from your paycheck.
- If you do not receive a paycheck or if your leave is not enough to cover the cost of your benefits, Zoltek Human Resources will review the remaining duration of your leave and work with you to establish a payment plan, ensuring your coverage remains active. If you have 30 days or less remaining before you are scheduled to return to work, you will be set up on arrears and payments will be deducted from the next paycheck where you have available funds.
- Failure to make payments on time can result in coverage termination with no option for COBRA.
- **If you experience a qualifying life event** during your leave, you have **30 days** from the life event date to make changes to your benefits in ADP. Examples include but are not limited to birth/adoption, employee/dependent gain of coverage or employee/dependent loss of coverage.

Benefits while on Leave:

- **Dependent Care FSA (if eligible):** per IRS regulations, child and dependent care expenses must be work related and allow you to work or look for work. You are not allowed to claim day care expenses while you are not working full-time.
- **Retirement Plan (401K):** if you are on a Parental Leave or Disability, 401K deferrals will be deducted from your paycheck.
- **Holiday Pay:** unless you offset your leave with PTO, you will not be paid for holidays while on a leave of absence.
- **All Other Benefits:** benefits that are not impacted by a leave will be deducted as normal if there are enough earnings. If we are unable to take premiums during your leave, you will be responsible for paying your premiums. A separate benefit responsibility letter will be sent to you which will outline the premium amounts you will be responsible for.

Contacts & Resources:

- **The Hartford (Leave of Absence Claims)**
Phone: (888) 307-3778
Website: WWW.THEHARTFORD.COM/MYBENEFITS

- **ZOLTEK Benefits Team**
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