

Leave of Absence and Disability: A Quick Reference Guide for Employees

CoreLogic

The Company recognizes that you may need to take an extended period away from work for reasons other than planned vacation. When you're gone for more than three consecutive days, it's considered a leave of absence. There are several types of leave available outlined in the Company's handbook and eligibility may vary. Family Medical Leave Act (FMLA) leaves provide you time off on a continuous or intermittent basis for certain reasons (see page 5).

Understanding that your well-being is your priority during this time, the Company has partnered with The Hartford to make planning your leave, and coming back to work, as seamless and easy as possible. Review this brochure carefully and keep it for reference throughout your leave.

Step 1 Notify & Report

1 Who to Notify

- ☐ Communicate your first absence from work and your expected return to work date to your manager. Please also submit your leave in the Absence application in Workday, including an anticipated return to work date, even if it's your best estimate.
- ☐ Report your leave to The Hartford by calling 888-437-8464 or filing online at <https://abilityadvantage.thehartford.com>

2 When to Notify

- ☐ For planned leaves, let your manager know, and initiate in Workday as soon as possible. Please contact The Hartford within 30 days of a planned leave, such as surgery or pregnancy.
- ☐ For unexpected leaves, call your manager no later than 30 minutes prior to the beginning of the workday or follow your department's normal notification procedure. You'll also need to call The Hartford within 3 days of your first day absent. Failure to do so may result in denial of your leave request.

3 Recording Your Time

- ☐ Complete your time card to reflect hours worked.
- ☐ If you are using PTO, enter your PTO request on your time card.

You will have access to Workday while on leave. See FAQ #7 on page 5 for instructions.

4 Other Important Reminders

- ☐ If your injury is work-related, notify your manager immediately and contact Employee Services at hrservicecenter@corelogic.com to initiate a Workers Compensation claim with our insurer, Sedgwick.
- ☐ For planned absences, please place out of office messages on your email account and phone.
- ☐ For continuous absences, systems access will be suspended until you return to work.
- ☐ Work with your manager to confirm that the LOA ticket is submitted on your behalf.

Filing Your Claim with The Hartford

Be sure to have the following information:

- Last day worked and expected return to work date
- Your personal information, including your Social Security Number and employee ID number
- Health care provider's name and contact information
- Dates of recent and future health care provider visits
- Reason for your leave and date of injury/illness/disability
- Military paperwork for military leaves

If your claim is for your own disability, you will need to describe your medical condition and the date of injury/illness/disability. The Hartford will automatically open your short-term disability claim for you.

IMPORTANT – If You Need More Time

If you need more time, you must communicate with your manager and The Hartford at least 3 days prior to your last day of approved leave. If you're eligible for additional FMLA leave time, you will need to recertify the extension by contacting The Hartford. If you need time beyond your FMLA exhaustion date due to a medical reason or think you could go back to work if you changed how you do your job, you should apply for a disability accommodation. Prior to your return date or FMLA end date, it is important that you recertify or complete and submit an Accommodation Request Form to The Hartford. Call 888-437-8464 for more information.



Step 2 Follow These Reminders

1 Communication

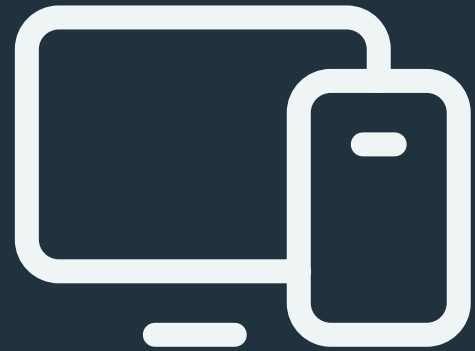
- ☐ Keep your manager updated about the status of your anticipated return to work date.
- ☐ Notify The Hartford if there is any change in the amount of time you need to be away from work. You may be required to submit new medical information and get new approvals for both leave and disability.
- ☐ Stay in touch. Throughout your leave The Hartford will communicate important dates which may require you to respond promptly.
- ☐ Report all intermittent leave time taken. If you're approved for intermittent leave, you must contact The Hartford within 3 days from the first day of each absence period. Be sure to follow your department's notification procedure and state whether your absence is FMLA-related or not. The Hartford may periodically request recertification for intermittent FMLA absences.
- ☐ Keep informed of the status of your leave by viewing your information in your online account with The Hartford.
- ☐ Maintain regular contact with both The Hartford and Sedgwick if your leave is due to a work-related injury.

2 Making Changes to Your Benefits

- ☐ If you need to make changes to your benefit plans (for example, adding a dependent or updating beneficiaries), visit Your Benefits Resources at www.ybr.com/corelogic.com. Please note that to add a dependent to your benefit plans you must enroll them within 30 days of your dependent or child becoming eligible for benefits (birth date or adoption/placement date). Failure to add your new dependent to your health care plans within the required timeframe will result in a denial of coverage. Learn more at www.YourCoreBenefits.com.

Manage Your Leave of Absence Online

The Hartford makes it easy to manage your leave of absence online. Register for an account at <https://abilityadvantage.thehartford.com> and you can print or download forms needed to process your claim, check the status of your claim, review notifications or letters from The Hartford and much more!



Step 3 Returning to Work

1 Communication

- ☐ Call or email your manager with your return-to-work date at least 15 business days prior to your last day of leave and request them to submit the return from LOA ticket at least 10 business days prior to your last day of leave. This ensures that all IT access and permissions will be reinstated by your return date.
- ☐ Contact The Hartford at **888-437-8464** and communicate your return to work date. This call will ensure that all IT, HR and payroll processes will be in place effective on your return date.
- ☐ On your first day back, Request Return from Leave of Absence in Workday to ensure your pay, benefits and HR systems access are fully reinstated. Email Employee Services at hrservicecenter@corelogic.com with questions.

If you fail to notify The Hartford and your manager of your return to work date, your intention to extend your leave or your intention to request an accommodation within 3 days of your leave end date, your absence will be unapproved and the Company may assume that you have voluntarily resigned your position. See the Company's handbook for further details.

Get Help from LifeCare

LifeCare offers personal guidance and support through every stage of your leave. From finding child care providers to referring respite options, you can get the help you need via the web or by talking with someone live. Visit LifeCare online at <http://member.lifecare.com> (registration code: corelogic) to find educational articles, webinars and more. Or call 888-858-3858 24 hours a day, 7 days a week.

Your Disability Benefits Overview

If your leave is related to your own injury, illness or pregnancy, then you may be eligible for disability benefits. The following charts provide an overview of the disability benefits offered by the Company:

Short-Term Disability (STD) Plan

All benefit-eligible employees are enrolled in the STD benefit automatically.

Provision	Description
Benefit begin date	On the 8th day of your disability
Benefit end date	After 13 weeks, including the 7-day unpaid waiting period.
Minimum weekly benefit	\$25
Maximum weekly benefit	60% of weekly Covered Earnings up to \$2,500 per week Note: Your benefit may be reduced by other income such as Social Security or state disability payments. Refer to the Summary Plan Description (SPD) for more information about other income.

Long-Term Disability (LTD) Plan

The Company offers the following LTD benefit options:

- **LTD Basic Option** – Replaces 40% of your covered earnings. This benefit is paid for by the Company.
- **LTD Supplemental Option** – Replaces 60% of your covered earnings. This benefit is paid for by the employee.

All benefit-eligible employees are enrolled in the LTD Basic Option automatically. You may elect to purchase enhanced coverage through the LTD Supplemental Option. To access your specific coverage information, log into the YBR site at www.ybr.com/corelogic or call 877-345-2638 Monday through Friday, from 5 a.m. to 5 p.m. PST.

Provision	Description
Benefit begin date	On the 91st day of disability
Minimum monthly benefit	\$100
Maximum monthly benefit	\$10,000 per month for Basic Option \$15,000 per month for Supplemental Option
Maximum duration of benefits – Basic Option	Prior to age 60 ▶ 60 months Age 61 ▶ 48 months Age 64 ▶ 30 months Age 67 ▶ 18 months Age 62 ▶ 42 months Age 65 ▶ 24 months Age 68 ▶ 15 months Age 63 ▶ 36 months Age 66 ▶ 21 months Age 69 and over ▶ 12 months
Maximum duration of benefits – Supplemental Option	61 or younger continue to end of month age 65 Age 62 ▶ 42 months Age 65 ▶ 24 months Age 68 ▶ 15 months Age 63 ▶ 36 months Age 66 ▶ 21 months Age 69 and over ▶ 12 months Age 64 ▶ 30 months Age 67 ▶ 18 months

Summary Plan Descriptions (SPDs) are available at YourCoreBenefits.com. Paper copies may be requested from Employee Services at hrservicecenter@corelogic.com.

Frequently Asked Questions

1 Q *What is FMLA and what is it for?**

A The Federal Family and Medical Leave Act, or FMLA, is designed to provide you with up to 12 weeks of unpaid leave in any 12-month period for the following reasons:

- For your own serious health condition that keeps you from doing your job
- To care for a child, spouse, or parent with a serious health condition
- For the birth of a child or placement of a child for adoption or foster care
- To deal with certain arrangements when your spouse, son, daughter, or parent is serving in the military and deployed to a foreign country.

2 Q *Am I eligible for FMLA?**

A To qualify, you must meet *all* of the following conditions:

- Have at least 12 months or 52 weeks of service. Separate periods will count as one as long as the break is seven years or less (break in service rules do not apply to National Guard or Reserve military status).
- Have worked at least 1,250 hours during the 12-month period immediately before the date when the leave is to begin. Time spent on paid or unpaid leave is not counted as part of the 1,250 hours.
- Haven't exhausted a total of 12 weeks of FMLA in the most recent 12 months.

3 Q *Can I talk to my manager while I am out on LOA?*

A You should provide updates to your manager about the status of your leave and return to work plans. **However, you should not be working while out on leave, so please do not email or participate in conference calls.** You are not required to share medical information with your manager.

4 Q *When do I report my intermittent leave time off?**

A If you're approved for intermittent leave and have pre-approved time off with your manager, you must contact The Hartford within 3 days from the first day of each absence period. You must also enter intermittent leave time in Workday Absence. Also, the time that you take has to fall within the approved frequency and duration as requested by your physician. For example: 2 times per month, 2 days each time. If you are requesting time off that falls outside of what was approved, you will need to provide additional documentation from

your physician to The Hartford that supports your request. Failure to report your intermittent time taken with The Hartford in a timely manner may result in corrective action.

5 Q *How do I use PTO when I go out on a LOA?*

A Employees may use accrued PTO during any period of unpaid leave. If you would like to use PTO while on leave, you will need to enter a PTO request in the Workday timekeeping system. Once you have entered the PTO request, your manager will need to review and approve your request. You and your manager will have the ability to edit your timecard as necessary. Please ensure you enter your PTO request before the pay period ends.

6 Q *Should I use PTO while on leave?**

A You may use accrued PTO during any period of unpaid leave. The company will follow all relevant federal, state and local laws with regard to the required use and accrual of PTO during a leave of absence.

7 Q *How do I enter my time worked or PTO when I do not have access to cloud desktop?*

A You and your manager have the ability to update your timecard before the pay period closes. You may access it directly by going to this link and logging in.

1. Use the direct login link:

<https://wd5.myworkday.com/corelogic/login.html>

2. Your username is your employee ID XXXXXXXX

3. You will use the same password used prior to your leave.

8 Q *What happens to my insurance premiums while I am out on LOA?*

A Deductions for your benefits coverage will continue as long as you are receiving a paycheck from the company. The company will pay its share of premiums for coverage during a qualified leave and you will be responsible for paying your share of the premiums upon your return to work. The company will collect outstanding premiums owed through payroll deductions. The deductions will not exceed twice your normal bi-weekly premiums.

9 Q *Can I take a Leave of Absence without qualifying for a disability benefit?**

A Yes. Certain types of leave may be taken even if you are not disabled, for example, a military leave of absence.

**Please see the Company's handbook for further details.*

10 Q *How often will I receive a disability check from The Hartford? Is it direct deposited?*

A You will receive weekly checks via regular U.S. mail from The Hartford once your disability claim has been approved. You will have the option to receive your Short-Term Disability payments via check, direct deposit or on The Hartford's prepaid debit card.

11 Q *Are the disability payments from The Hartford taxed?*

A Yes. The basic benefits (employer paid) are taxable. The following describes how the taxation works for each of the disability benefit options:

Short-Term Disability – STD benefit payments are considered taxable wages and will have FICA taxes withheld along with Federal and State income taxes. Federal and State income taxes will default to a withholding rate of S/0 unless a signed W-4 form is received by The Hartford. The Hartford will include a W-4 form within the initial new claim packet. At the end of the year The Hartford will provide a W-2 for all benefits paid while on disability.

Long-Term Disability – LTD benefit payments are considered taxable wages and will automatically have FICA taxes withheld for the first 6 full months following your last date worked. Federal and State income taxes are a voluntary withholding and The Hartford will not withhold any Federal or State income tax unless a signed W-4s form is received. The Hartford will include a W-4s form within the initial new claim packet. At the end of the year The Hartford will provide a W-2 for all benefits paid while on disability.

Additionally, we recommend consulting your tax advisor about any personal tax obligations.

12 Q *How do I learn more about benefits offered by my state?*

A If you live in a state that offers disability pay, paid family leave or new-child bonding leave, make sure you contact the state directly to understand how to file a claim. Helpful links and contact information are included below:

California State Disability Insurance or
Paid Family Leave

1-800-480-3287 or

<http://www.edd.ca.gov/>

New Jersey Temporary Disability Benefits or
Paid Family Leave

1-609-292-7060 or

<http://lwd.dol.state.nj.us/labor>

Rhode Island Disability Insurance

1-401-462-8420 or **www.dlt.state.ri.us/tdi**

New York State Disability Insurance

1-888-875-5790 or

ww3.nysif.com/DisabilityBenefits.aspx

13 Q *I am eligible for state disability payments. How does that impact my STD payments through The Hartford or my plan to use PTO?*

A Disability benefit payments may be fully or partially integrated with PTO or STD payments through The Hartford. You may not receive more than 100% of your base weekly earnings and you may be subject to recovery for the amounts over 100% of base salary. The Hartford's short-term disability payment will be reduced by the amount of state benefit you are eligible for or are currently receiving. If the state benefit amount is greater than the allowable short-term benefit amount, a weekly minimum benefit may be payable.

14 Q *Do I get paid for company holidays while on a LOA?**

A No. If you are on a leave of absence, you will not be paid for any company-designated holidays.

15 Q *Will salary adjustments apply to me while I'm on my leave?**

A A salary adjustment that has an effective date prior to your leave will be implemented prior to your leave. Any salary adjustments with an effective date after your leave will be applied when return from leave.

16 Q *I'm exhausting my approved FMLA leave and my doctor says I need to be out longer than expected. Now what?*

A Notify your manager and The Hartford. The Company may approve a disability accommodation to prior to your return date to extend your leave, however you must take action and complete and submit an Accommodation Request Form. Accommodation requests should be sent directly to The Hartford, within specified timeframes. Contact The Hartford to learn more about the process and action you must take.

17 Q *Do I need to submit a return to work certification form before I return to work?*

A In general, if you are out of work for a personal medical situation, have been released to work without any restrictions and you have confirmed your return to work date with The Hartford, a return to work certification is not required. If you are released to work with restrictions or if you return earlier than the date specified in your last doctor's note, you will need to provide documentation to The Hartford from your healthcare provider.

**Please see the Company's handbook for further details.*

More FAQs available on **www.YourCoreBenefits.com**