

Group Short Term Disability

How to submit a claim using MFRM Group: 226189

Short Term Disability insurance provides income when you are unable to work due to a disabling illness or injury. Sun Life provides four easy ways to submit a STD claim: • by fax • by mail • by email • online

Online

- Visit www.sunlife.com/us
- Click on "Quick Links" on the right hand side of the screen.
- Click on *Submit a disability claim*
- Enter your Group Policy or Agreement Number (from your Benefits Department) and Social Security number
- Answer a few questions about your occupation and disabling illness or injury
- Click *Submit your claim*

Email

- Print your Short-Term Disability claim packet.
- Fill out the form completely and scan to your computer.
- Attached scanned documents to email and send to myclaimdocuments@sunlife.com.

Fax

- Fax your Short-Term Disability claim to: 781-304-5599
- Fax your Sun Advisor to: 781-304-5519

Mail

Follow the instructions in the Short-Term Disability claim packet, which can be found by clicking on *Get a form* on www.sunlife.com/us. Or ask your employer for a copy.

Please note: As part of the claim process, you will also be asked to have your physician fill out an Attending Physician Statement (APS). You can also download this form from www.sunlife.com/us.

What happens next?

Review

Once we receive your APS, a claims professional will evaluate and certify your length of disability. Your claim may be referred to a nurse consultant to gather more information, and we may also contact your supervisor to learn about your occupational requirements.

Determination

Once our review is complete, we will send you a notice letting you know whether your claim is approved or denied. If we deny your claim, we will provide a detailed explanation. If we approve your claim, we will tell you how long you will receive the benefit, and when you can expect to receive payments from Sun Life Financial. You can also check your claim and payment status or see if there are messages posted about your claim at www.sunlife.com/us by clicking on *Track my disability claim*. You will need your claim number and Social Security number to log in.

Your employer

We will notify your employer when you are expected to return to work. If you are unable to return on that date, you must notify us and provide the clinical evidence from your treating physician(s) that supports an extended period of disability.

For more information, please contact leaves@mattressfirm.com or myclaimdocuments@sunlife.com

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2015 Disability Plans

Eligibility

Associates who are scheduled to work at least 30 hours per week and have also attained 60 days of continuous service are eligible to participate in the programs described below. The effective date of participation will be the 1st of the month following attainment of 60 days of continuous service. Associates scheduled to work less than 30 hours per week and Temporary Associates are ineligible to participate in Mattress Firm benefit plans.

Dependents

Eligible dependents can enroll in Mattress Firm's benefits plans; however, supporting documentation will be required to validate eligibility. Please contact the Benefits Department to determine the required supporting documentation.

An eligible dependent includes:

1. Spouse (not fiancé, but your legal spouse as determined by applicable law)
2. Common Law Spouse
3. Legal Dependent – An Associate's child up to age 26 (birth, adoption, or stepchild)
4. Qualified Medical Child Support Order

Short Term Disability

- Mattress Firm pays 100% of the premium
- Elimination period is 7 days after accident or illness
- Benefits begin on the 8th calendar day of accident or illness
- Benefits may continue through the 90th day at which point Associates may be eligible for Long-Term Disability benefits, subject to an approved application
- Benefits are paid at 80% of weekly salary for the first 4 weeks, 70% for the next 4 weeks, 60% for the last 3 weeks (maximum benefit \$2,000 per week)
- Benefits are provided through Sun Life at <http://www.sunlife.com/us>

Long Term Disability

- Mattress Firm pays 100% of the premium
- Elimination period is 90 days after accident or illness
- Benefits begin on the 91st calendar day of accident or illness
- Benefits may continue as long as requirements for such payments under this plan are met
- Benefits are paid at 60% of monthly salary (maximum benefit \$6,000 per month)
- Benefits are provided through Sun Life at <http://www.sunlife.com/us>

Information contained in this document are summarizations and not intended to replace the full details regarding eligibility, covered expenses, exclusions, limitations, definitions and other provisions of each plan contained in legal documents, handbooks and group contracts. Legal documents shall govern any differences.