

Q: What coverages does Lincoln manage on behalf of Mortenson.

A: Lincoln manages Mortenson's:

- Short Term Disability (STD),
- Long Term Disability (LTD),
- Family and Medical Leave Act (FMLA),
- Paid Parental Leave,
- Colorado Paid Family and Medical Leave (CO PFML),
- Minnesota Paid Family and Medical Leave (MN PFML),
- Oregon Paid Family and Medical (OR PFML),
- Washington Paid Family and Medical Leave (WA PFML),
- Paid Military Leave and
- Accommodation Services

For any of these reasons, please contact Lincoln to begin the process. Lincoln will create the appropriate benefits/programs for you.

Q: How do I report my request to Lincoln?

A: You can report your request to Lincoln by phone or online:

- **Phone:** Report your absence telephonically by calling 1-800-237-3823. Telephonic intake is available Monday – Friday from 8:00 AM – 10:00 PM EST.
- **Online:** Report your absence online 24/7 via www.lincolnfinancial.com. First-time users must register using the company code: **Mortenson**

Q: When should I report my absence to Lincoln?

A: Report your claim up to 30 days in advance of a planned absence. For an unplanned absence, report as soon as you're aware that you'll be absent from work.

Q: What information do I need to report my absence?

A: You should have the following information available when reporting your absence:

- **Personal information:** Name, address, telephone number, and job title
- **Physician information:** Names, addresses, and fax/telephone information for each physician treating your illness or injury
- **Illness/injury information:** Detailed information regarding your illness or injury, including symptoms, diagnosis, and prognosis
- **Job information:** Including the day you last worked, the first day you were absent from work, and your anticipated return-to-work date

Q: What can I expect after I have submitted my claim?

A: Here is a short synopsis of how the STD and Paid Leave process works:

- Within one day of reporting your absence, it will be assigned to a case manager.
- Your assigned case manager will reach out to you to conduct an initial interview within 1-3 business days of being assigned.
 - If you submitted a claim greater than 30 days in advance of your absence, your case examiner will follow up on the date you plan to be out to ensure there have been no changes to your last day worked & disability date.
- The disability case manager then will contact your treating provider(s) for detailed medical information, either by phone or through a written request. To expedite this process, please provide your physician or medical care provider with a copy of the Authorization to Release Information Form. This form gives your physician permission to release your medical information to Lincoln. You can download the form at www.lincolnfinancial.com. If you have medical documentation to share with Lincoln, you may also upload documentation via the portal at www.lincolnfinancial.com.
- If you are taking parental leave, the disability case manager will ask you to provide proof of birth which could be a birth certificate, crib card, or documentation from the hospital that includes the baby's name and DOB.
- Mortenson may also be contacted to verify things, such as job duties and hours worked.
- If your claim is approved, your case manager will continue to follow up with you on a regular basis. It is important that you respond to your case manager so that your benefits are not interrupted.
- If you require an extension of benefits beyond the initial approved date, you may be required to provide additional medical documentation before a claim's continuation is authorized. If you know you will need an extension of benefits, contact your case manager immediately to reduce the potential for a gap in pay while additional medical information is requested.
- When your disability ends and you are ready to return to work, you must obtain a medical release from your treating provider indicating you can return to work.

Q: Is there a deadline to provide the requested medical information?

A: Yes. You have up to 45 days to provide proof of disability (referred to as 'Notice & Proof') before any potential denial of benefits. Your case manager will follow up with you and your treating provider(s) regarding missing information during this period on days 7 and 21 after

the initial request. To help expedite the process, please follow up with your physician(s) to ensure all the requested information is sent.

Q: When can I expect a decision on my claim?

A: All incoming documentation will be reviewed within 3 business days. Once all relevant information pertaining to your claim has been received, you can expect an initial claim decision within 10 business days.

Q: My claim has been approved. How will I receive my benefit payment?

A: For all paid benefits, except for Long Term Disability, payment will come for Mortenson via your normal payroll process. If you are approved for Long Term Disability benefits, Lincoln will issue those payments directly to you monthly.

Q: The first week of Short-Term Disability (STD) is unpaid. How do I receive payment for that week?

A: During submitting your information to Lincoln, Lincoln representative will ask if you'd like to use your PTO time for the first week of your absence. This will be asked regardless of what type of absence is being requested, as it will tell Mortenson your intent to use your accrued time while waiting for your paid benefits to begin. Lincoln will communicate this information to Mortenson to issue payment accordingly.

Q: What if I qualify for state paid benefits as well?

A: Each state has its own rules and requirements when it comes to how your STD benefit will coordinate with that state paid leave. Often, your state paid benefit will pay first, and your STD benefit will be offset (or reduced) by that amount. Contact your Lincoln case manager for information on how this may apply in your state.

Q: What happens if my claim is denied by Lincoln?

A: If your claim is denied, you will receive a call from your case manager. You will also receive a letter that details the reason for the decision and the appeal process if you disagree with the decision.

FMLA may be denied if you have not met the 12-month employment or 1,250-hour requirement. However, you could still qualify for State Paid Leave, Mortenson Parental Leave, or STD. Lincoln will contact you to help file for any other leave benefits you may be eligible for.

Q: If I am still disabled after I exhaust my STD benefits, what should I do?

A: If Lincoln determines that you are still disabled after you have exhausted all your STD benefits, then your case manager will work with you to transition your STD claim to the relevant leave benefit, if applicable or close out your claim. You will need to work with your manager and HR if you are unable to return after 26 weeks of STD ends.

Q: I have been approved for Intermittent Paid Parental Leave. How do I report Intermittent Paid Time to Lincoln?

A: If you already have an approved intermittent PPL claim on file, you can report time by:

- Emailing AbsenceclaimsNH@lfg.com
- Calling your assigned case manager

Q: I have been approved for Intermittent FMLA Leave (unpaid). How do I report Intermittent FMLA time to Lincoln?

A: You can report time to Lincoln in two ways:

- Online our portal via www.lincolnfinancial.com
- Telephonically by calling 1-800-237-3823, option 4.

Q: How can I check the status of my absence?

A: You can check the status of your absence by:

- Accessing Lincoln's employee portal at www.lincolnfinancial.com or the Lincoln Financial Mobile app. First-time users must register using the company code: **Mortenson**. There, you can also opt in to text messaging. You'll receive texts on the receipt, approval, and extension of an absence, and the closure or extension of a claim or leave based on your return to work.
- By calling 1-800-237-3823 to speak with a Lincoln representative.