

Voya Leave Management

Claims experience



When you need to miss work for an extended period of time due to a life event, Voya Leave Management can help support you throughout your leave of absence options and assist you with both job protected leaves and any wage replacement benefits you may be eligible to receive. Below outlines the process of navigating through your life event and what to expect when requesting a leave of absence.

Connect with your employer

If you know you will experience an upcoming potential leave of absence, you'll need to let Sweet Oak Holdings, LP know at least 30 days in advance if your life event is foreseeable. When your event is unforeseeable, you will still need to communicate this to your employer as soon as practicable (same day or next business day). These timeframes can vary depending on your employer's leave policy and your disability insurance certificate of coverage if applicable.

Tell us about your absence

After informing your workplace, call **1-888-973-3652** to discuss and request your potential leave and or Short Term Disability (STD) claim with us. Intake Specialists are available Monday - Friday 8 a.m. – 6 p.m. EST. You can also inform us via our online portal at mybenefitshub.voya.com or scanning the QR code with a smartphone.



Telephonic

If you call to notify us of your absence, an Intake Specialist will assist you by collecting information to start your request, initiate the job protected and wage replacement benefits you may qualify for, and explain the next steps. To learn about Stay-at-Work accommodations, please call us for more information.

Online notification



If you file on the Portal, you'll be guided through the process with questions to get the details of your absence. The process is simple and takes about ten minutes. We'll ask you for your health care provider information so we can assist you with sending the medical form to them. You'll receive an email confirming your claim has been started.



Review options

You will then be connected with your dedicated Case Specialist, who will be your single point of contact for your claim and answer any questions you may have for your leave and/or STD claim. Within 2 business days of the claim intake, your assigned Case Specialist will call to follow up and review all job protected leaves and wage replacement claims you may be eligible for, as well as provide next steps in the process.



Claim decision

Your Case Specialist will continue to gather more information so your claim can be fully evaluated. Once a claims decision is made, your Case Specialist will contact you within 3 business days to explain next steps.



Intermittent leave

For approved intermittent leaves, you are required to report any leave time used by contacting Sweet Oak Holdings, LP as soon as you know you will be out of work due to your intermittent leave. You will also need to contact us to report each use of intermittent leave time through our online portal at mybenefitshub.voya.com.



Potential benefits impacts

If you become disabled, you may need to complete a waiting period before disability (wage replacement) benefits are payable. In addition, any disability benefits you may be eligible to receive will be reduced by other income you are eligible to receive while disabled. This includes, but isn't limited to, any payments you may be eligible to receive or are projected to receive under a State Benefit plan. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.



Return to work check in

If your leave is approved and you are away from work, your Case Specialist will contact you approximately one week prior to your anticipated return to work date. Your Case Specialist will verify your return date has not changed. If it has changed, they will advise you of any additional information needed to help ensure a smooth process for your return to work.

For assistance, please call **1-888-973-3652** to contact a Case Specialist



Voya Leave Management services are provided in part by Disability Reinsurance Management Services, Inc.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Disability Income Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Availability and provisions may vary by state.

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