

# How to File a DBL/PFL or FMLA Claim



Apple Bank understands the importance of income protection for you and your family. If you are unable to work due to a disabling illness or injury, you may qualify for Disability Benefits /Paid Family Leave (DBL/PFL) Insurance. In addition, you may be eligible for salary continuation through Apple Bank. For additional information and to see if you qualify, please contact [benefits@applebank.com](mailto:benefits@applebank.com).

## FAMILY MEDICAL LEAVE (FML) BENEFITS

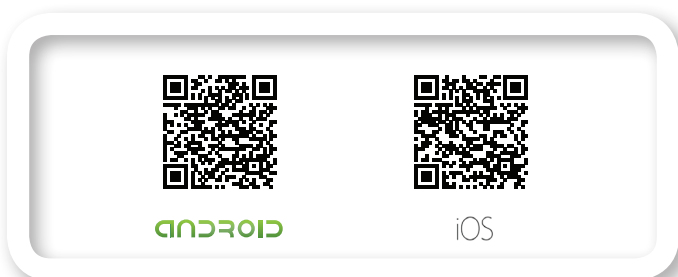
In addition to your DBL/PFL benefits, you may qualify for FML benefits if you or a family member has a serious health condition that is disabling. To be eligible, you must have been employed a total of 12 months (excluding any 7 year gap in employment) and have worked at least 1,250 hours in the 12 months preceding your leave start date. You are allowed to take up to 12 weeks of unpaid leave for yourself or if you:

- ▶ Are caring for a family member;
- ▶ Have an approved intermittent leave of absence;
- ▶ Are approved for a military exigency leave; or
- ▶ Have an approved leave of absence for the purposes of baby bonding with a newborn/placed/adopted child.

If available, Family Medical Leave may be applied "after a period of incapacity lasting more than three consecutive full calendar days."

Matrix makes it easy for you to file a claim 24 hours a day, 7 days a week.

To file a claim, download the Matrix eServices Mobile App by snapping the correct QR code below or search Matrix eServices Mobile on your smartphone or tablet's app store (iOS or Android).



You can also go to [matrixabsence.com](http://matrixabsence.com) or if you don't have Internet access, you can call (877) 202-0055.

## INFORMATION YOU WILL NEED TO REPORT A LEAVE OF ABSENCE

Depending on the type of leave, you will be asked to provide some basic information. Having the following information readily available when you report your absence to Matrix will speed up the process:

- ▶ **Personal Information:** Name, address, telephone number, and the last four digits of your Social Security Number.
- ▶ **Job Information:** Job title, job description, workplace location and address, work schedule, supervisor's name and telephone number, date of hire, and last day worked.
- ▶ **Illness/Injury Information:** Nature of the illness, how, when, and, if applicable, where the injury occurred, the date your disability began and when the disability commenced.
- ▶ **Provider Information:** Name, address, telephone number, and fax number for each treating provider.

## AUTHORIZING THE RELEASE OF YOUR MEDICAL INFORMATION


The release of medical information to Matrix is critical for the evaluation of your request for DBL/PFL or Family Medical Leave. With the convenient wallet card below, Matrix has made it easier for your physician to share the required information to ensure prompt claims processing and timely payment.

To use, sign the attached wallet card and present it to your treating licensed physician, medical practitioner, hospital, clinic or other medically related facility. If we need any additional medical information to process your benefits payment, your signature will authorize the release of that information to Matrix.

**FIRST RELIANCE STANDARD**  
LIFE INSURANCE COMPANY  
A MEMBER OF THE TOKIO MARINE GROUP

**MATRIX**  
ABSENCE MANAGEMENT  
A MEMBER OF THE TOKIO MARINE GROUP

Earnings and eligibility are defined per the policy and/or the summary plan description filed with and/or by your employer. Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.



**Matrix Absence Management**

- ▶ **Medical Record Release**
- ▶ **DBL/PFL and Family Medical Leave**

\_\_\_\_\_

(Print Name)

By signing this card below, I hereby authorize my medical provider to release my medical records to Matrix Absence Management to assist in the review and processing of my DBL/PFL or FML claim.

\_\_\_\_\_

Date                      Employee Signature

FOLD HERE

DBL/PFL – If you are absent from work due to an illness or injury or have a scheduled absence for reasons such as a hospital stay or scheduled surgery, you will need to contact Matrix Absence Management to report your claim. You can report your claim up to 30 days in advance of your absence. Your eligibility for benefits will be based on your company's certificate of insurance.

FML – If you or your family member have a serious health condition that is disabling, you may be allowed to take up to 12 weeks unpaid leave for your own serious health condition or to care for a family member with a serious health condition.

To file a DBL/PFL or Family Medical Leave (FML) claim, download the Matrix eServices Mobile app, go to [matrixabsence.com](http://matrixabsence.com) or if you don't have Internet access, you can call (877) 202-0055.