

Date: December 22, 2010

To: **All Frontier 13 and West Virginia Employees**

From: Brian Carlo, SVP Compensation, Benefits and Risk

Re: **Short-Term Disability and Family Medical Leave Act Management**

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Effective January 1, 2011, the company's Short-Term Disability ("STD") and Family and Medical Leave Act ("FMLA") administration for all employees will be managed by Prudential. By utilizing Prudential's disability management services, Frontier will be able to partner with a premium company to continue to provide a single source for STD and FMLA management. Prudential's services include a streamlined claims intake system; medical case management, including direct communication with your physicians; coordination with the human resources and payroll departments; compliance with state and federal law; long-term disability; and social security disability coordination.

**When do I need to call Prudential pertaining to my Short-Term Disability absence?**

You should always call your supervisor on each day of your absence to report your need to be away from work due to illness or injury. In the event you are injured or ill and will be out of work for greater than three (3) continuous work days, you will also need to call Prudential. Representatives will be 24 hours a day to handle the processing of your claim. After you make the initial call, you may be contacted by a claims manager, who will discuss the claims process and answer any questions you have. Also, Prudential will contact your doctor to discuss and manage your claim.

In the event you are pre-scheduling surgery, please call Prudential in advance of your first day of disability to establish your claim. Prudential will also need to be notified to confirm your surgery was performed as scheduled. Failure to contact Prudential may result in delayed or suspended payment of your disability benefit.

**When do I call Prudential for Family and Medical Leave Act absences?**

If you have contacted Prudential for a Short-Term Disability claim that is greater than three (3) continuous work days, your FMLA claim will be submitted and managed simultaneously. If you are out of work due to a work related injury, you will also need to call Prudential for FMLA, and possible Long Term Disability benefits. If you have the need for intermittent FMLA, you will, in addition to notifying your supervisor, need to contact Prudential each time you require an FMLA excused absence. This includes time off for any increment of absence including appointments, post-operative visits, etc.

Additionally, if you are incurring absences or attending appointments relative to a pending maternity leave, you will need to report the FMLA occurrences to Prudential.

**Prudential can be reached 24 hours a day by calling toll free 855-387-4778 (855-**

## **FTR-4PRU)**

If you have any questions, please contact, Amy Wren at 570-631-3033, Amber Thompson at 740-382-7037 or your local Human Resources Manager.

### **Q&A About Disability**

12/22/2010

#### **1. What is changing January 1, 2011?**

Effective January 1, 2011, Prudential will be responsible for administration of Frontier Communications' Short-Term Disability ("STD"), Long-Term Disability ("LTD") and Family Medical Leave Act ("FMLA").

#### **2. Is the STD or LTD benefit design changing?**

All management and non bargaining unit employees will transition to the Frontier Benefit Plans, including STD and LTD Plans, effective January 1, 2011. Details on the plans are on the "HR" site of the Link. Employees covered by a collective bargaining agreement should refer to their contract for information on the STD and LTD benefit plans.

#### **3. Why is Frontier making this change?**

Using Prudential for STD, LTD and FMLA administration provides a single source for claims management for the entire company. This simplifies the process and reduces costs.

#### **4. How do I contact Prudential?**

First notify your supervisor of your leave, and then contact Prudential at 855-387-4778 (855-FTR-4PRU) they operate around the clock and can be contacted 24 hours a day. The disability and/or FMLA call will take approximately 10 minutes. You will need to provide the Frontier Control number: 44910.

#### **5. Whom do I call when I will be out of work?**

First notify your supervisor or absence administrator, and then call Prudential. Employees covered by a collective bargaining agreement should refer to their contract for information on call off processes.

#### **6. Do I need to call every consecutive day I will be out?**

Once you have completed the first disability intake call (after being out for three or more days), you do not need to call your supervisor every day you will be out on STD. You should notify your supervisor to the best of your knowledge about how long you will be out and when you plan to return to work. All associates covered by a collective bargaining agreement should refer to their contract as to the number of consecutive days off work needed to initiate a STD claim or special call-off procedures.

#### **7. Do I call Prudential for vacation days or occasional sick days?**

No, you do not need to notify Prudential about vacation days, PTO days or individual sick days. In the event a single sick day turns into three consecutive days off, you must

call your supervisor and then Prudential.

**8. What is the process for applying for STD?**

If you will be out for three or more consecutive days, you must contact Prudential to report a claim. Prudential will contact your physician for medical certification. After review and approval, which takes generally three to five business days, Prudential will authorize payment to you. Payments will continue to be made to you in your normal paycheck cycle.

**9. What is the process for applying for LTD?**

There is no need to apply for LTD. If you have a Long-Term Disability benefit, your claim will automatically be reviewed and transitioned to LTD when appropriate.

**10. How long will it take to be notified of a claim decision?**

Generally, once complete claim information has been received claims are reviewed within three to five business days. You will be notified by Prudential of the status of your application.

**11. How does Frontier know that I'm approved for STD?**

After Prudential approves your claim, it will notify Payroll and Infinium or PeopleSoft about the duration of your STD benefits. If the duration is extended, Prudential will notify Payroll again.

**12. How far in advance should I call Prudential?**

Ideally, you should report your leave to Prudential as soon as you stop working. However, if your leave is scheduled you may report your need for a leave up to two (2) weeks before it is scheduled to start.

**13. What if I am seriously ill and cannot call Prudential, can a family member call on my behalf?**

Yes.

**14. Will there be a delay in my disability benefits while Prudential awaits medical information from my physician?**

There should not be a delay in benefit approval if appropriate medical documentation is provided by your physician in a timely manner. There could be a delay in benefit approval if the physician does not respond in a timely manner to Prudential's requests for medical documentation. Prudential will actively pursue obtaining information from the physician, and may reach out to the employee for assistance.

**15. Who and when should I call if I'm scheduled for a surgery on January 4?**

Effective December 22, 2010 you can call Prudential for claims that will begin after January 1, 2011.

**16. Can I call in now for a surgery scheduled for March 1?**

There is no benefit to calling Prudential months before a leave; however, calling

Prudential two weeks before your leave is an appropriate time to begin the process

**17. What happens to my claim if I am on leave on December 31, 2010?**

Employees on leave as of December 31, 2010 will continue to have their claims managed by MetLife until they are able to return to work.

**18. What do I need to report to my absence administrator?**

You are required to report your absence to the company first; in some groups, that means calling your supervisor and in other groups you must call your absence administrator. Your first point of contact in the company remains unchanged. If you are certified to take an intermittent leave, you must report every day you take off to Prudential. If you take a continuous leave, you must report the leave just once to Prudential.

**19. If my return to work date changes, must I call my supervisor/absence administrator and Prudential?**

Yes.

**20. Must I call Prudential if I am off due to a work-related injury?**

Yes, you need to contact Prudential to report your leave for FMLA purposes and to provide information as to your eligibility for future LTD benefits.

**21. What is FMLA?**

The Family and Medical Leave Act (FMLA) allow you to take up to 12 weeks of unpaid, job-protected leave for certain medical needs for you or a family member. You must work for an employer that has at least 50 employees within 75 miles. You are eligible for this leave only when you have worked for your employer for at least one year and for 1,250 hours in the year before your “absence begin” date. Based on the circumstances of your need, you may take the 12 weeks three different ways – continuously, intermittently or as a reduced schedule.

**22. How do I apply for FMLA?**

Tell your supervisor you need time off for a family or medical need.

Call Prudential at 1-855-387-4778 (855-FTR-4PRU)

Complete your section and sign the certification form you will receive in the mail.

Have your physician (or the physician overseeing the relative’s care) complete and sign the physician section of the certification form.

Return the certification form to Prudential by the due date on the letter. You may mail or fax the form.

Wait for Prudential to review your paperwork and send you a decision letter.

**23. Can I be denied FMLA based on the medical information my physician provides?**

Yes, incomplete certifications can result in a denial. The following are common examples of what leads to an incomplete certification form: The required years of service or hours worked has not been met; if your physician does not give a start and/or end date for your absence needs; your physician notes “as needed” and does not provide an expected

frequency or duration for your absences; or your physician does not provide a clear indication of a serious health condition and the on-going treatment plan. If your absence need is not a “qualified condition” you may be denied or if you request leave to care for a family member other than your spouse, parent, minor child or adult child with disabilities you may be denied.

**24. How is my 12 week FMLA allotment measured?**

The FMLA Act provides 12 weeks of leave in a 12-month period. Frontier uses a 12 month rolling measurement period.

**25. If I go out on leave on leave on December 1, 2011 what will be my rolling back calendar measurement?**

Your rolling back calendar will look from December 1, 2010 to December 1, 2011. It will look at how much time off you took during that 12-month period. For example, if you took two weeks off in that 12-month period you would only be eligible for 10 more weeks.

**26. How will I know how much FMLA time I have used in a rolling-calendar year?**

Although you are encouraged to track this time for your own information, Prudential can provide this information to you, your supervisors and Human Resources.

**27. If my doctor’s office requires payment for filling out the forms, does Frontier cover the fee?**

No, Frontier does not pay fees physicians charge to complete paperwork.

**28. If I am being paid by another benefit program (STD or vacation time) while using FMLA, must I still call Prudential?**

FMLA is always an unpaid benefit that provides limited job protection. There are many ways an employee can be paid while on FMLA (STD for your own illness, PTO time for a family member’s illness). Whether or not you are getting paid, you still need to report FMLA time usage to Prudential.

**29. Do I need to recertify my existing FMLA leave?**

If you have a leave that is approved through June 30, 2011, you will not need to recertify the leave unless there is a change in the amount of time you need to use under the existing certification.

**30. How do I obtain FMLA forms?**

The forms may only be obtained through Prudential. Generic FMLA forms are not available and will not be on line or supplied by managers or Human Resources. Due to tracking and time sensitivity around FMLA applications, the forms must be sent to you via US Mail by Prudential.

**31. How long do I have from my first day of absence to submit my FMLA application paperwork to Prudential for review and approval?**

You must submit your FMLA application and the supporting documentation within 15

days of receiving the application from Prudential.

**32. Is there a timeframe that my STD absence must be approved within in order to have my FMLA run concurrently?**

No, if your STD is approved and you are eligible for FMLA, the FMLA approval runs concurrently.

**33. Are there any special instructions for attendance administrators or supervisors on how to code time into the systems? (AMTS, Emps, PATS, Vbuild)**

We are finalizing the HR process changes, and will have a communication posted early next week confirming the process.