

Overview of leave

Medical leave

When you encounter a medical issue that requires you to be away from work for an extended period of time, your leave can be covered by a combination of the below. You have continuation of health insurance benefits coverage under each type.*

How your leave is administered

	Family Medical Leave (FMLA)	OR	Company Medical Leave
Coverage	Allows eligible employees to take unpaid, job-protected leave for specified family and medical reasons.		Allows eligible employees that are not eligible for FMLA time off for their own medical reasons.
Eligibility	<ul style="list-style-type: none"> Employed for 12 months in a seven-year period Worked 1,250 hours during the 12 months prior to the start of the leave 		<ul style="list-style-type: none"> Employed for 90 days preceding the leave Full or part-time employees Not eligible for FMLA Requires manager approval
Length	Up to 12 weeks		Typically up to 8 weeks Note: Maximum allowed is 180 days

How you are paid

	Short-term Disability (STD)
Coverage	Provides income replacement if you suffer a non-work related injury, illness or pregnancy that prevents you from working
Eligibility	<p>If you have not elected STD benefits, you may still be eligible for a leave of absence, but you would not receive disability benefits/pay. Available PTO would be used and exhausted for the duration of your leave, then your leave would be unpaid.</p> <p>Those newly enrolled in the STD plan are subject to the preexisting condition provision.</p>

Who to contact

Absence Center
<p>To report a new claim, to view an existing claim or for questions about leaves of absence:</p> <ul style="list-style-type: none"> Access via mySedgwick.com/BSWH Access via PeoplePlace > Absence Center (Leaves) Call (844) 511-5762

Preexisting condition provision

If you've been diagnosed, treated or received medical advice for a condition within three months of your effective date on the plan (Oct. 1 - Dec. 31 for those who enroll during annual enrollment), that condition will be excluded for a period of 12 months. If you are pregnant at the time you enroll, your delivery and recovery will be excluded from the STD benefit for that coverage year. If you are currently enrolled in the plan or are a new hire or newly benefit eligible, you are not subject to the provision.

*While on paid leave, benefit premiums continue to be deducted from your paycheck. While on unpaid leave, benefit premiums will be billed directly to you from our third-party vendor, Optum. Please pay promptly to avoid termination of insurance coverage.

Note: The total number of approved weeks will vary depending on the certification provided by your healthcare provider.

Family Medical Leave (FMLA)

Reasons for taking FMLA:

- Your serious health condition that makes you unable to perform the essential functions of your job, including incapacity due to pregnancy and for prenatal medical care
- The birth of a child or placement of a child with you for adoption or foster care, and to bond with the newborn or newly-placed child (refer to the [Parental Leave Guide](#) for more details)
- Care of your spouse, child or parent with a serious health condition; or
- Qualifying exigencies related to the foreign deployment of a military member who is your spouse, child or parent

Week of leave FMLA or Company Medical Leave											
1	2	3	4	5	6	7	8	9	10	11	12
1 WEEK PTO*	Short Term Disability Paid 60% of your salary for the duration of your approved leave										
	40% PTO until exhausted, then this portion is unpaid										

Company Medical Leave

Reasons for taking Company Medical Leave

- Your serious health condition that makes the you unable to perform the essential functions of your job, including incapacity due to pregnancy and for prenatal medical care

Weeks 13-26 (if you qualify to continue)											
Short Term Disability Paid 60% of your salary for the remainder of your approved leave, up to 180 days											
40% PTO until exhausted, then this portion is unpaid											

**Elimination period: STD benefits begin after a seven (7) consecutive calendar day elimination period is met, which begins on date you become disabled*

Note: Charts reflect general guidance for available leave; please contact the Absence Center for specific information.

REMEMBER!

You must have elected STD coverage to receive disability pay while on leave