Agenda

- Introductions
- Leave of Absences (PDL, FML & CFRA/Parental)
- Disability Benefits
- Benefits Information
Marsha Marion, CRC
Manager, Workplace Health & Wellness
Disability Management Coordinator

LEAVE OF ABSENCES
(PDL, FML & PARENTAL [CFRA])
Pregnancy Disability Leave (PDL)

- **Purpose**
  - For a disability due to pregnancy or the birth of a child

- **Eligibility**
  - There are no eligibility requirements

- **Paid Leave Options** – (during disability waiting period only or if on a partial leave of absence)
  - Up to 4 months of sick leave accruals
  - All vacation accruals

Note: Runs concurrently with FML when FML applies
Parental (Baby Bonding/CFRA) Leave

- **Purpose**
  - To care for the newborn child; or
  - For placement with the employee of a son or daughter for adoption or foster care

- **Eligibility**
  - at least 12 months of UC service (need not be continuous); and
  - actually worked 1,250 hours during the 12-month period prior to FML/PDL start date (excludes paid leave)

- **Paid Leave Options**
  - Up to 30 days of sick leave accruals
  - All vacation accruals

Note: If the mother and father are both UC employees, both are eligible for 12 weeks of Parental Leave and have up to one year from the birth or placement to use it.
Duration of Pregnancy/Parental Leave

**PDL** (Up to 4 months): Applied only to pregnancy-related disability leave

**CFRA** (Up to 12 workweeks): Applied to non-pregnancy related disability leave, including baby-bonding leave

Federal **FML** (Up to 12 workweeks): Applied to pregnancy-related medical leave and baby-bonding leave

Total leave taken should not exceed 7 months in a year.
## Duration of Pregnancy/Parental Leave (Cont’d)

### Example:

Employee placed off work June 1st, but due date is July 1st. Medical Certification indicates the pregnancy-related disability will end August 30th. Employee then requests 12 weeks of parental leave to bond with the child. Departments need to document when each leave begins and ends.
Pregnancy Disability Leave
Continuous/Intermittent/Reduced Schedule

- **Continuous**
  - Leave is taken in a single period of time

- **Intermittent**
  - PDL (FML) shall be granted on an intermittent basis, per the Certification of Health Care Provider
    - The employee is responsible for notifying the department that the requested time off is due to his/her FML serious medical condition vs. a regular sick day
    - These types of leaves should be designated in writing and the hours applied toward FML/PDL are tracked manually

- **Reduced Work Schedule**
  - PDL (FML) shall be granted on a reduced schedule basis, per the Certification of Health Care Provider
Parental Leave
Continuous vs. Intermittent

- **Continuous**
  - Leave is taken in a single period of time

- **Intermittent**
  - Leave is taken intermittently provided the minimum duration of the leave is two weeks, except that a request for leave which is for less than two weeks shall be granted on any two occasions

» These types of leaves should be designated in writing and the hours applied toward FML/PDL are tracked manually
A Possible Option for Parental Leave

- Per the **Absence from Work Policy**
  - With departmental approval, an employee may take Parental Leave on a reduced schedule basis
Actions

- Submit a Leave of Absence Request Form to your supervisor as soon as possible
- Complete the Disability documents
- Ensure any other required forms provided by your department are completed within the timeframe given (i.e., Certification of Health Care Provider for Employee’s Pregnancy Disability)
- Notify your department of any changes in your time off as soon as possible
- Review the UCR Local Procedure for additional information
Alisha French, Sr. Human Resources Program Analyst

DISABILITY BENEFITS
How to File for Disability Benefits

- Notify your Supervisor and your Department Benefits Representative (DBR) of your disability leave
- Notify the Benefits Office
- **Staff**: Consult with your DBR for PDL, FML/CFRA eligibility and request a FML Packet
- **Faculty/Academic**: Consult with your Academic Personnel Coordinator
- File your claim online:
  
  www.mylibertyconnection.com
Short-Term Disability Benefits

- **Short-Term Disability (STD) Plan — UC Paid Disability**
  - Benefits are administered and paid bi-weekly by Liberty Mutual.
  - Maximum paid: 55% of gross wages, up to $800/month (taxable).
  - Max benefit period: up to 6 months.
  - The monthly disability benefit is reduced by Social Security and Medicare withholdings. The employee has the option of electing Federal withholdings.

- **7 day Waiting Period**
  - 7-day waiting period; per UC policy you are required to use accrued sick leave up to 22 working days equivalent to 176 hours.

- **Automatic enrollment**
Supplemental Disability Benefits

- **Supplemental Disability Plan — Employee Paid Disability**
  - Benefits administered and paid bi-weekly by Liberty Mutual.
  - Maximum paid: 70% of gross wages; up to $15,000/month.
  - Max benefit period: up to 12 months.
Supplemental Disability Benefits, Cont.

- **Waiting Period**
  - Employee elected waiting period during PIE (Period of Initial Eligibility).
  - Regardless of waiting period elected (7, 30, 90, or 180 days), UC policy requires you to use accrued sick leave up to 22 working days equivalent to 176 hours.
  - Supplemental disability benefits are paid concurrently with UC short term disability benefits.
State Disability Insurance (SDI)

- UC employees do not pay into SDI, instead UC has a private disability plan through Liberty Mutual.
- SDI is applicable if employed with UCR less than 18 months.
- If an employee has a second employer it is recommended that they apply for SDI benefits.
State Disability Insurance, Cont.

- **Maximum paid:** 55% of gross wages earned with prior employer (non-taxable)
- **Paid Family Leave Benefit** (additional six weeks of disability benefits for baby bonding)
- 7-day Waiting Period
- For more info go to [www.edd.ca.gov](http://www.edd.ca.gov) or call 1-800-480-3287
Faculty/Academics Disability Benefits

- Short Term and Supplemental Disability
- Generally do not accrue sick time; however, some exceptions may apply
- Must use salary continuation, contact Academic Personnel Coordinator for further details
Normal Pregnancy

- **Pregnancy Disability Benefits**
  - Six weeks for a normal pregnancy
  - Eight weeks for a C-section pregnancy

- If employee elects to leave prior than two weeks before their due date, they must have approved pregnancy complications.

- Once the pregnancy disability benefit has been exhausted through Liberty Mutual, the employee can elect to use vacation leave or up to one month of sick leave if available for baby bonding to continue receiving income.
Complicated Pregnancy

- If an employee is experiencing a difficult pregnancy, they must have medical documentation in their medical records which indicates the pregnancy complications in order for the claim to be approved.
- The disability waiting period will begin and benefits will be paid as soon as the waiting period has been met.
- Once the baby is born, the maximum disability benefits will be either 6 or 8 weeks, unless complications arise then medical documentation will be required to extend the disability benefits period.
- Once the pregnancy disability benefits has been exhausted through Liberty Mutual, the employee can elect to use vacation leave or up to one month of sick leave if available for baby bonding to continue receiving income.
# Pregnancy Disability Timeline

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<thead>
<tr>
<th>Week</th>
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</thead>
<tbody>
<tr>
<td>Date of disability*</td>
<td>Baby’s expected birth date</td>
<td>Last day to enroll child in UC-sponsored plans before the PDE ends</td>
<td>Disability period ends for normal delivery</td>
<td>Return to pay status**</td>
<td>Return to work***</td>
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<tr>
<td>On Pay Status</td>
<td>Active at work or on paid leave</td>
<td>Pregnancy Disability Period 2 weeks before birth (6 weeks after birth)</td>
<td>Leave Without Pay or Paid Leave: if eligible/approved based on your appointment (optional). (May include supplemental FML.)</td>
<td>Vacation (optional)</td>
<td>Return actively to work</td>
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**FMLA:** Generally, begins with date of disability (up to 12 workweeks)**

**PDL:** Begins with pregnancy disability date

**CFRA:** In addition to FMLA and PDL, if eligible, for the purpose of baby bonding (up to 12 workweeks)
Stay At Work/Return To Work Program

- You may apply for partial disability with Liberty Mutual if you are eligible for short term or supplemental disability.

- You may return to work part-time due to pregnancy complications which may require reasonable accommodations.

- Work restrictions are coordinated with the department and the Disability Management Coordinator/Workplace Health and Wellness Manager to ensure proper accommodations are available.
Catastrophic Leave Sharing Program

- The **UCR Catastrophic Leave Program** permits temporary salary and benefit continuation for career staff and academic employees who accrue vacation and have exhausted all paid leave credits due to a catastrophic illness or injury.
- The illness or injury can be to the employee or a member of the employee’s family or household.
- The employee must be on an approved Leave of Absence.
- Donations must come from vacation accruals only, sick leave accruals cannot be donated.
- Employees who are receiving University disability benefits or Worker’s Compensation payments are not eligible.
Catastrophic Leave Sharing Program

- In the case of the employee’s own serious health condition, donated time may be applied to the disability waiting period only.
- Donations can be made to: 1) any eligible employee or 2) a specific employee in need.
- Donations are reflected as an hour-for-hour deduction from the vacation leave balance of the donating employee and will be received on an hour-for-hour basis by the eligible recipient.
- No more than 1 month or 184 hours of donated leave in a rolling 12-month period beginning with the date of the first donation.

- [Catastrophic Leave Donation Form](#)
- [Catastrophic Leave Request Form](#)
BENEFITS INFORMATION
Benefits Information

Blue Shield HSA
- Prenatal and postnatal care – 20% in-network, 40% out-of-network
- In-patient hospital – 20% in-network, 40% up to $600 per day out-of-network

UC Care
- Prenatal and postnatal care – UC Select $20 (initial visit only), Blue Shield Preferred 20%, out of network 50%
- In-patient hospital – UC Select $250, Blue Shield Preferred 20%, out-of-network 40% up to $600 per day

Health Net Blue & Gold and Kaiser
- Prenatal and postnatal care covered at 100% (no co-payment)
- In-patient hospital co-payment $250
Qualifying Event (Newborn Child)

- Employee must complete a UPAY 850 form to enroll the newborn child. Enrollment must be completed within 31 days of their birth.

- If the employee fails to enroll the newborn within the 31 days, the following will occur:
  - The newborn will be enrolled 90 days from the date the Benefits Office receives the UPAY 850 form.
  - The employee can enroll the newborn in dental and vision benefits during Open Enrollment during the month of November to be effective 01/01/XX.

- Employee can elect DepCare and Health FSA.

- Please see the “Family Changes Fact Sheet” to read about other benefits including supplemental and dependent life insurance.
DepCare & Health FSA

- Dependent Care Flexible Spending Account (DepCare FSA)
  - Allows you to pay for eligible dependent care expenses on a pre-tax, salary reduction basis.

- Health Flexible Spending Account (Health FSA)
  - Allows you to pay on a pre-tax, salary reduction basis, for eligible health care expenses not covered by your medical, dental or vision plans i.e. co-payments and prescriptions.

- Both plans are administered by Conexis, contact them at 800-482-4120.
# Medical, Dental & Vision Benefits Insurance Continuation

<table>
<thead>
<tr>
<th></th>
<th>Medical – Employee Contribution</th>
<th>Medical – UC Contribution</th>
<th>Dental / Vision</th>
<th>Health FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pregnancy Disability Leave (PDL)</td>
<td>Employees pay premium up to 17 1/3 weeks</td>
<td>UC Paid up to 17 1/3 weeks</td>
<td>UC paid up to 17 1/3 weeks</td>
<td>Employee must either suspend or cancel</td>
</tr>
<tr>
<td>Parental Leave / Baby Bonding Leave (CFRA)</td>
<td>Employees pays premium up to 12 weeks</td>
<td>UC paid up to 12 weeks</td>
<td>UC paid up to 12 weeks</td>
<td>Employee must either suspend or cancel</td>
</tr>
</tbody>
</table>

*Options for Health FSA*
- Cancel Health FSA coverage
- Continue coverage. Upon return, monthly contribution will be the same as before the leave and the annual amount will be reduced by the number of contributions missed on leave.
- Continue coverage. Upon return, annual contribution amount will be the same as before the leave and employee will make up contributions to reach the annual elected amount.
Benefits Insurance Continuation

- Liberty Mutual disability checks do not include other deductions, therefore;
  - Employees are responsible for making direct monthly premiums to the Payroll Office (note: disability insurance premium waived while on disability leave).
  - Allows for continuation of insurance plans.
  - Payments should be payable to “Regents – UC” and mailed to: University of California, Riverside Attn: Accounting Office-002, Riverside, CA 92521

- Employees must re-enroll in any plans that may have lapsed during their leave when they return to work.
Contacts

- **Alisha French, Sr. HR Program Analyst**
  - alisha.french@ucr.edu, extension 2-1434

- **Veronica Luna, Health Care Facilitator**
  - veronica.luna@ucr.edu, extension 2-2636

- **Heidie Rhodes, HR Policy, Program & Project Manager**
  - heidie.rhodes@ucr.edu, extension 2-2463

- **Marsha Marion, Workplace Health & Wellness Manager**
  - marsha.marion@ucr.edu, extension 2-4785
Upcoming Workshops

- **Healthy Pregnancy: Nutrition & Fitness Workshop Part II**
  - Pre/Postnatal nutrition and fitness
  - Interactive fitness demonstration
  - Healthy food demonstration

- **Time & Stress Management Workshop Part III**
  - Time Management Tips
  - Stress Reduction through Fitness and Nutrition
  - Child Development Center

- **Preparing Your Child for College Workshop Part IV**
  - Financial Aid / Average Cost of a College Education
  - Academic Requirements
  - Community Involvement / Extracurricular Activities
QUESTIONS?