

Expectant Parents
Workshop Series



Part I

January 11, 2011

Disability Benefits

Agenda

- Introductions
- Disability Benefits
- Benefits Information
- Benefits Insurance Continuation
- Disability Management
- Leave of Absences (PDL, FML & CFRA/Parental)

Tina Rodriguez, Senior Benefits 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.
- Review the Disability Packet.
- **Staff:** Consult with your DBR for PDL, FML/CFRA eligibility and request a FML Packet.
- **Faculty/Academic:** Consult with your Academic Personnel Coordinator.

Short-Term Disability Benefits

- **Short-Term Disability (STD) Plan — UC Paid Disability**
 - Benefits administered and paid bi-weekly by Liberty Mutual
 - Maximum paid: 55% of gross wages, up to \$800/ month (taxable).
 - Max leave: up to 6 months.
 - The monthly disability benefit is reduced by Social Security and Medicare withholdings. The employee has the option of electing Federal and State tax withholdings.
- **7 day Waiting Period**
- **Automatic enrollment**
 - 7 day waiting period; per UC policy you are required to use accrued sick leave up to 22 working days equivalent to 176 hours.

Supplemental Disability Benefits

- **Supplemental Disability Plan — Employee Paid Disability**
 - Benefits administered & paid bi-weekly by Liberty Mutual.
 - Maximum paid: 70% of gross wages; (two checks—one taxable and one non-taxable) up to \$10,000/month.
 - Max leave: 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 disability benefits.

State Disability Insurance (SDI)

- UC employees do not pay into SDI, instead UC has a private disability plan through Liberty Mutual.
- 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 or call 1-800-480-3287.

Faculty/Academics Disability Benefits

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

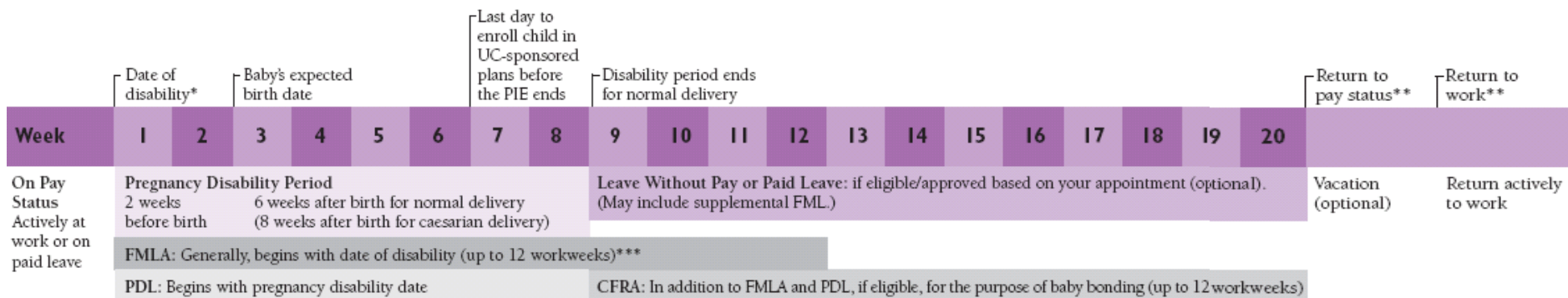
Normal Pregnancy

- **Pregnancy Disability Benefits**
 - Six weeks for a normal pregnancy
 - Eight weeks for a C-section pregnancy
- Employee is allowed to leave exactly two weeks prior to their due date.
- If the employee is placed off work prior to the two weeks, they must have pregnancy complications given by their physician otherwise their disability benefits will be denied for the entire period.
- 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 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



Benefit Calculation Example

- Employee earns \$3000 monthly at UCR.
- \$3000 is multiplied by 12 then divided by 26 which equals \$1384.62 bi-weekly at UCR.
- \$1384.62 (Supplemental Disability) minus \$369.23 (UC Short Term) which equals \$1015.39.
- Employee will receive \$1015.39 (Supplemental Disability-tax free) and \$369.23 minus \$28.24 (Medicare and Social Security Taxes) = \$340.99 (UC Short Term Disability-taxable) bi-weekly.
- The employee has the option of electing Federal and State tax withholdings.
- Employee will receive a Liberty Mutual W-2 the following year for the taxable disability benefits and must report it when processing their income taxes.

Stay At Work/Return To Work Program

- Disability benefits will be payable if the amount you earn from working is less than or equal to 80% of your original salary.
- Return to work part-time due to pregnancy complications and 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.



Mary Johnson, Health Care Facilitator

BENEFITS INFORMATION

Benefits Information

- Pre-Natal office visits are covered at 100% - no co-payment.
- Baby Wellness office visits are covered at 100% for the first two years.
- Health Net, Health Net Blue and Gold, Kaiser and Anthem Blue Cross Plus all charge a \$250 in-patient hospital co-payment.
- Please see the “Family Changes Checklist” to read about what other benefits including supplemental and dependent life insurance that you are eligible to enroll during this time.

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 or Payroll Office receives the UPAY 850 form (HIPPA Rule).
 - 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).

Qualifying Event (Newborn Child), *cont.*

- Employee can elect DepCare FSA.
- Employee can elect Health FSA.
- Employee has 31 days to enroll or increase their Supplemental and Dependent Life insurance policies without requiring a Statement of Health approval.
- May change medical plan.

DepCare & Health Flexible Spending Accounts

- Dependent Care Flexible Spending Account (DepCare FSA)
 - Allows you to pay for eligible dependent care expenses on a pre-tax, salary reduction basis
 - Must have a Tax ID #.
- 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 administered by Conexis, contact them at 800-482-4120.



Tina Rodriguez, Senior Benefits Analyst

BENEFITS INSURANCE CONTINUATION

Benefits Insurance Continuation

- Liberty Mutual disability checks do not include other deductions, therefore;
 - Employees are responsible in making direct monthly premiums to the Payroll Office (note: disability insurance premium waived while on disability leave).
 - Allows for continuation of insurance plans/payroll cancellations/payroll additions.
 - Payments should be payable to “Regents UC” and mailed to the Payroll Office: 1201 University Village Suite 1-208, Riverside, CA 92521

Benefit Premium Payments

- **FML Eligible Employees (12 weeks)**
 - UC contributions
 - » Medical, dental and vision will continue for three months or 12 work weeks.
 - Pregnancy complications
 - » UC contributions for medical can continue for a maximum of six months if receiving disability benefits.
 - Employees are responsible for making monthly benefit premiums
 - » Medical, Legal, Supplemental and Dependent Life and AD&D.
- **California Family Rights Act (CFRA) (after 12 weeks)**
 - Employee is responsible for making monthly premiums
 - » Full UC and employee contributions for medical, dental and vision.
 - Employees are responsible for making monthly premiums
 - » Legal, Supplemental and Dependent Life and AD&D.

Benefit Premium Payments

- Employees **not** eligible for FML
 - UC contributions
 - » Medical will continue for three months or 12 work weeks.
 - Pregnancy complications
 - » UC contributions for medical can continue for a maximum of six months if receiving disability benefits.
 - Not eligible for UC contributions for
 - » Dental and vision premiums
 - Employees are responsible for making monthly benefit premiums
 - » Dental, Vision, Legal, Supplemental and Dependent Life and AD&D



Marsha Marion
Disability Management Coordinator and
Workplace Health & Wellness Manager

DISABILITY MANAGEMENT

Reasonable Accommodation

- Legislation
 - Fair Employment and Housing Act (CA)
 - Americans with Disabilities Act (Federal)
- Reasonable accommodation enables the employee to perform the essential functions of the job.
- Accommodations are made on a case by case basis.
- Reasonable accommodations may include:
 - Accessibility
 - Adaptive Equipment
 - Restructuring of job tasks
 - Reassignment to vacant position
 - Modified work schedule

The Interactive Process

- The employee, Disability Management Coordinator, and Supervisor meet to discuss temporary restrictions and the effect on performing essential functions of the job.
- Essential functions from the job description are reviewed and analyzed.
- Accommodation to enable employees to perform essential functions are discussed.
- Accommodations implemented — employee returns to work.



Heidie Rhodes, Policy and Programs Manager

LEAVE OF ABSENCES (PDL, FML & CFRA/PARENTAL)

Pregnancy Disability Leave (PDL)

- Purpose
 - For a disability arising out of pregnancy or the birth of a child
- Eligibility
 - There are no eligibility requirements
- Paid Leave Options
 - Up to 4 months of sick leave accruals
 - All vacation accruals

Note: Runs concurrently with FML when FML applies

Parental (Baby Bonding) 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 12-month period prior to FML start date (excludes paid leave)
- Paid Leave Options
 - Up to 30 days of sick leave accruals
 - All vacation accruals

Note: If the mother & father are both UC employees, both are eligible for 12 weeks of Parental Leave & 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

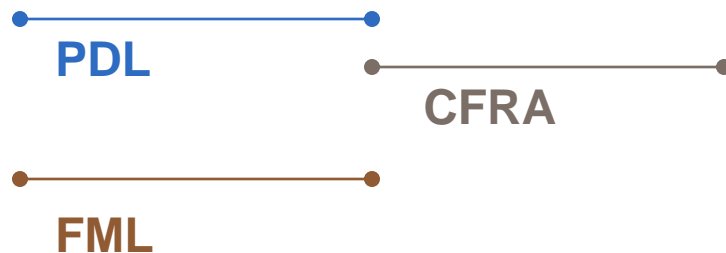
CFRA (Up to 12 workweeks):
Applied to non-pregnancy related disability leave, including baby-bonding leave

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)

J	J	A	S	O	N	D	J	F	M	A	M
U	U	U	E	C	O	E	A	E	A	P	A
N	L	G	P	T	V	C	N	B	R	R	Y



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 & 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
 - Parental Leave shall be granted on an intermittent basis 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
 - » 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

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
- Complete the required forms provided by your department within the timeframe given
- Notify your department of any changes in your time off needs as soon as possible
- Review the [UCR Local Procedure](#) for additional information

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, *con't.*

- 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 Request Form](#) - [Catastrophic Leave Donation Form](#)

Contacts

- **Tina Rodriguez**, *Senior Benefits Analyst*
 - tina.rodriguez@ucr.edu, extension 2-1440
- **Mary Johnson**, *Health Care Facilitator*
 - mary.johnson@ucr.edu, extension 2-1425
- **Heidie Rhodes**, *Policy & Programs Manager*
 - heidie.rhodes@ucr.edu, extension 2-2463

Contacts *(cont.)*

- **Marsha Marion**, *Disability Management Coordinator & Workplace Health and Wellness Manager*
 - marsha.marion@ucr.edu, extension 2-4785
- **Laura Schulte**, *Asst. Accountant, Payroll*
 - laura.schulte@ucr.edu, extension 2-1962
- **Sara Umali**, *Academic Personnel Analyst*
 - sara.umali@ucr.edu, extension 2-5810