



August 31 , 2020

To: Department Benefits Representatives (DBRs)

From: UCR HR Benefits Office

Re: Continuing Benefits During COVID-19-Related Leaves and Disability Policy Change

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UC implemented Emergency Paid Sick Leave (EPSL) and Expanded Family and Medical Leave (EFML) policies related to COVID-19. Under these policies, employees may take leave for the six (6) reasons listed below during the period April 1 through December 31, 2020:

1. Quarantine or isolation order, including shelter-in-place / stay-at-home order
2. Told by a health care provider to self-quarantine
3. Experiencing COVID-19 symptoms and is seeking diagnosis
4. Caring for an individual subject to quarantine / isolation order or who was told by a health care provider to self-quarantine
5. Caring for a child whose school / place of care is closed or the child care provider is unavailable because of COVID-19
6. Other substantially similar conditions specified by HHS Secretary

#### **How are Disability Benefits Handled?**

Leave reasons 1-3 and 6 are related to an employee's own illness. When leave is for these reasons, the disability plan provides a Waiver of Premium, and coverage continues for the duration of the leave. This is the standard process that is customary for medical leaves.

Leave reasons 4 and 5 are not specific to an employee's own illness, and there is no provision in the disability plan that allows for a Waiver of Premium. Employees who take leave for reasons 4 and 5 are required to pay premiums for continuation of coverage.

#### **What Has Changed**

If an employee is on leave for reasons 4 or 5, they can continue disability coverage for the duration of their 12-week EFML entitlement and, if on leave without pay, can be direct-billed for premiums. This is a change from the current Direct Payment of Premiums policy as provided for in Admin Supplement II-C of the Group Insurance Regulations (GIRs), which prohibits employees from continuing disability coverage while on a Leave Without Pay. This exception to policy has been made for disability coverage and COVID-related leave reasons 4 and 5 only, and does not apply to any other Leave without Pay situation.

The [Reference Chart for Status of Faculty/Staff Benefits During Leaves](#) outlines how all benefits are handled during different types of leave. The chart lists how long an employee remains eligible for benefits during leaves, and how long the UC contribution to premiums continues