

	FAMILY MEDICAL LEAVE (FMLA)	SHORT-TERM DISABILITY (STD)	LONG-TERM DISABILITY (LTD)	WORKER'S COMPENSATION	PARENTAL LEAVE
Who is eligible to apply?	Those employed by the University for at least 12 months and who have worked 1,250 hours in the previous 12 months. Paid and unpaid leave, as well as hours paid under Worker's Compensation, are not counted towards the 1,250 hour requirement.	All full-time employees, immediately.	All full-time employees, immediately.	An employee or student employee who sustains a work-related injury; immediately.	Staff Those employed by the University for at least one year. Faculty Tenured faculty; tenure track faculty employed 1+ years; faculty on fixed-term appointments of 2+ years employed 1+ years; or faculty on continuing appointments employed 1+ years.
Why would I utilize this benefit?	 - When your serious health condition causes you to be unable to perform the essential elements of your job. - To care for your child after birth, adoption, or state placement of a child with the employee for foster care. - To care for your spouse, child, or parent who has a serious health condition. - For any qualifying exigency arising out of the fact that a spouse, son, daughter, or parent is a military member on covered active duty or call to covered active duty status. 	When you have an illness or injury and cannot perform duties of your position.	You would utilize this after six months of short term disability ends as long as your disability continues to prevents you from returning to work.	If you sustain a work-related injury.	If you are a parent, adoptive parent, or foster parent, in order to care for and bond with a newborn, newly adopted, or newly-placed foster child, within 12 months of the birth, adoption, or state placement of a child.

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Will I be paid while utilizing this benefit?	FMLA is unpaid leave. The university requires that the employee immediately use all available paid leave time (for example, accrued sick leave (if applicable), accrued vacation, or holidays will be allocated in the listed order) as part of the 12-week FMLA leave. If the employee is on leave without pay, then they will not accrue holidays, sick leave, or vacation. While on maternity leave, the employee may use sick leave while under a doctor's care only.	Staff 66 2/3% of base salary Staff have the choice to use accrued sick time at 100% pay, if available, prior to being paid the 66 2/3%. Faculty 100% of base salary Faculty do not accrue sick and vacation time .	As much as 66 2/3 percent of your predisability monthly salary, up to a \$10,000 monthly income benefit maximum. Monthly disability payments will be reduced by disability benefits received from Social Security, Worker's Compensation, working income, and other sources (as determined by the LTD plan). The minimum monthly income benefit is \$100. In certain cases disability coverage may also provide return-towork incentives that can alter monthly benefits for a limited period of time.	Wages Lost wage benefits for a work-related injury begin on the eighth day of disability. You are not compensated for lost wages for the first seven days. Sick or vacation time may be used instead, but is not to be used beginning on the eighth day of disability. Medical Bills & Prescriptions The university is the primary responsible party for all related medical charges. Make it clear to the medical provider that you are being treated for a work-related injury. Tell your pharmacy you are a University of Richmond employee and the prescription is for a workers' comp claim.	Yes
How long does the benefit last?	-12 workweeks in a 12-month period -For maternity leave, if both parents are employed at the University, the leave allowed is a total of 12 weeks for both parents, not 12 weeks each. All leave following the date of birth or placement must be taken within the next 12 months. Time off must be taken in consecutive days or weeks. No intermittent leave is available for birth, foster care placement, or adoption events. -26 workweeks of leave during a single 12-month period to care for a covered service member with a serious injury or illness, when the employee is the spouse, son, daughter, parent, or next of kin of the service member.	The maximum benefit period is 24 weeks, beginning on the 15th day out.	Once you're approved for LTD, you go from active status to inactive. The maximum benefit period ends: - When the employee is no longer disabled. - Until the employee's 70th birthday if they were age 68.5 or under when their disability began. - On the date the 12th monthly benefit is payable if the employee was age 68.5 or over when their disability began.	Depends on the nature of the incident.	Staff 8 weeks (including holidays, except one week of winter break). If both parents are university employees, the maximum paid parental leave available to the couple is 8 weeks. Faculty One semester Both Paid parental leave will run concurrently with FMLA leave. If the amount of FMLA leave available is less than the amount of paid parental leave will still be granted without regard to the existence of the individual's available FMLA leave.

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When should I notify Human Resources?	Provide at least 30 days notice if the absence is foreseeable; otherwise, contact HR as soon as possible. If you are out of work for more than 3 days and under the care of a physician, you should contact New York Life to file a claim.	Provide at least 30 days notice if the absence is foreseeable; otherwise, contact HR as soon as possible. If you are out of work for more than 3 days and under the care of a physician, you should contact New York Life to file a claim.	If it looks like you will not be able to return to work after STD, New York Life will work with you to begin the process of filing for LTD.	Supervisors must immediately report work-related accidents or injuries. Notify Risk Management by phone. Submit the Supervisor's First Report of Injury within 24 hours of the accident. Failure to report immediately may jeopardize a claim for workers' compensation. Your supervisor must also complete the Supervisor's Accident Investigation Report.	Staff As soon as possible. Faculty As soon as practicable and in no event later than June 1st for the Fall semester and October 1st for the Spring semester. Both The University recognizes that, in the case of adoption or state placement, the timeframe for such placement or adoption may not be known that far in advance.
Do I need a "doctor's note"?	Once you file a claim, New York Life will work with you and your doctor to receive necessary documents. It is very important to file a claim as soon as possible. If you are going to be out longer than 3 days, you should contact NYL to file a claim. NYL will notify you of the claim's status.	Once you file a claim, New York Life will work with you and your doctor to receive necessary documents. It is very important to file a claim as soon as possible. If you are going to be out longer than 3 days, you should contact NYL to file a claim. NYL will notify you of the claim's status.	If you are not able to return to work after STD, New York Life will work with you and your physician to transition from STD to LTD. This process begins approximately 30 days prior to STD ending.	Employees are responsible for maintaining contact with their supervisor regarding their absence and should bring all paperwork to their supervisor. A doctor's excuse is needed for related lost time or work restrictions.	You must provide the University with certification from a health care provider.
Do I have to use other leave?	The university requires that you use all available paid leave time available (for example, accrued sick leave (if applicable), accrued vacation, or holidays will be allocated in the listed order) as part of the 12-week FMLA leave. If you are on leave without pay, then you will not accrue holidays, sick leave, or vacation. Regarding maternity leave, you may use sick leave for the time that you are under a doctor's care only.	Staff Use sick/vacation leave during the 14 day elimination period - after elimination may choose to use sick/ vacation leave prior to being paid 66 2/3%. Faculty You will be paid. (You have no sick or vacation accrual).	No, you are no longer an active employee.	Yes, for the first seven days.	Paid parental leave shall be exhausted prior to the use of vacation or sick leave when such leave is requested for the purpose of a birth or adoption event. (Sick leave may only be used after parental leave if a doctor has certified that an employee may not return to work due to medical reasons).



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Is a Return to Work note necessary?	Yes	Yes	No, you are no longer an active employee.	Yes	Staff Yes. Faculty Yes: If you do not return to work after parental leave and give proper advance notice (two weeks) you may be responsible for reimbursing the University full payment for compensation paid while on leave.
Do I continue to receive benefits?	Yes*	Yes	No, you are no longer an active employee. Once an employee goes on LTD they will be offered COBRA. While you're receiving LTD payments, New York Life will continue to make retirement contributions to your retirement plan.	Yes, you will be billed for the employee portion of the premium if being paid by workers compensation.*	Yes*

^{*}If you are on unpaid leave, there is no retirement contribution, as retirement contribution is a percentage of income.

The above information is a summary and is for informational purposes only. If there is a discrepancy between the above