

	FAMILY MEDICAL LEAVE (FMLA)	SHORT-TERM DISABILITY (STD)	LONG-TERM DISABILITY (LTD)	WORKER'S COMPENSATION	PARENTAL LEAVE
Who is eligible?	Those employed by the University for at least 12 months who have worked 1,250 hours in the previous 12 months. <i>Paid and unpaid leave, as well as</i> <i>hours paid under Worker's</i> <i>Compensation, are not counted</i> <i>towards the 1,250 hour requirement.</i>	month following the date of hire (or date	All full-time employees, first day of the month following the date of hire (or date of hire if hire occurs on the first work day of a month).	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, who have greater than one (1) academic year of service at the University Faculty on fixed-term appointments of two or more years, who have greater than one (1) academic year of service at the University; and Faculty on continuing appointments, including teaching faculty and clinical faculty, who have greater than one (1) academic year of service at the University.
Why would I utilize this benefit?	<ul> <li>When your serious health condition causes you to be unable to perform the essential elements of your job.</li> <li>To care for your child after birth, adoption, or state placement of a child with the employee for foster care.</li> <li>To care for your spouse, child, or parent who has a serious health condition.</li> <li>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.</li> </ul>	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 prevent 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?		After a 14-day elimination period once approved: <b>Staff</b> 66 2/3% of base salary <i>Staff have the choice to use</i> <i>accrued sick/vacation time at 100%</i> <i>pay, if available, prior to being paid</i> <i>the 66 2/3%.</i> <b>Faculty</b> 100% of base salary <i>Faculty do not accrue sick and</i> <i>vacation time.</i>	As much as 66 2/3 percent of your monthly salary, up to a \$10,000 monthly income benefit maximum. <i>Monthly disability payments will be</i> <i>reduced by disability benefits</i> <i>received from Social Security,</i> <i>Worker's Compensation, working</i> <i>income, and other sources (as</i> <i>determined by NYL). The minimum</i> <i>monthly income benefit is \$ 100. In</i> <i>certain cases, disability coverage</i> <i>may also provide return-to-work</i> <i>incentives that can alter monthly</i> <i>benefits for a limited period of time.</i>	<ul> <li>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. </li> <li>Medical Bills &amp; 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.</li></ul>	Yes
How long does the benefit last?	<ul> <li>-12 workweeks in a 12-month period</li> <li>For birth, 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.</li> <li>-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.</li> </ul>	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 separated. The maximum benefit period ends: - When the employee is no longer disabled. - Until the employee's 70th birthday if they were age <b>68.5 or under when</b> <b>their disability began.</b> - On the date the 12th monthly benefit is payable if the employee was age <b>68.5 or over when their disability</b> <b>began.</b>	Depends on the nature of the incident.	<b>Staff</b> 8 weeks (including holidays). <b>Faculty</b> One semester



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When should I notify Human Resources/NYL?	absence is foreseeable; otherwise, contact New York Life (NYL) 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	are out of work for more than 3 days and under the care of a physician, you should	If it looks like you will not be able to return to work after STD, NYL will work 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.	As soon as possible.
Do I need a "doctor's note"?	with you and your doctor to receive the 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	necessary documents. It is very important to file a claim as soon as possible. If you are going to be out	If you are not able to return to work after STD, NYL 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 NYL certification from a health care provider.
Do I have to use other leave?	available paid leave time available (ie., accrued sick leave (if applicable), vacation, and/or floating holidays ) as part of the 12-week FMLA leave.	<ul> <li>Staff Use sick/vacation leave during the 14- day elimination period in order to be paid - after the elimination period may choose to use sick/ vacation leave prior to being paid 66 2/3%.</li> <li>Faculty You will be paid. (You have no sick or vacation accrual).</li> </ul>	No, you are no longer an active employee.	Yes, for the first seven days.	No,Birth mothers will utilize STD prior to going on Parental Leave.



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Is a Return to Work note necessary?	Yes	Yes	No, you are no longer an active employee.	Yes	No
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, NYL 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. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of a discrepancy between the above and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have questions about your benefits, contact Human Resources.