Leave of Absence

Human Resources,
Employee Benefits
Leave of Absence (LOA)

To provide you information about:

- Types of Leaves
- Leave of Absence Process
- Disability Benefits
- Types of Leave, Applying for Short Term Disability (STD)
- Benefits while out on Leave
- Returning from Leave
- Additional Resources
Types of Leaves

- Federal Leaves
- State of California Leaves
- Contractual Leaves defined in MOU
Federal Leaves

- FMLA (Family Medical Leave Act)
- 12 weeks of unpaid leave for an employee who has worked 1,250 hours in the past 12 months AND
- Is undergoing treatment for a “serious health condition” OR
- Is caring for a parent, spouse or child with a “serious health condition” OR
- Is adopting, having a baby or having a foster child placed in the home.
State of California Leaves

- California Family Rights Act (CFRA)
- 12 weeks of unpaid leave for an employee who has worked 1,250 hours in the past 12 months AND
- Is undergoing treatment for a “serious health condition” OR
- Is caring for a parent, spouse or child with a “serious health condition” OR
- Is adopting, having a baby or having a foster child placed in the home OR
- For the purposes of “bonding”
State of California Leaves

- Pregnancy Disability Leave (PDL)
- 16 weeks of leave for a female employee who is disabled due to pregnancy, childbirth or a related medical condition
State of California Leaves

- California Family Sick Leave (Labor Code §233)
  - Employee may use six months of accrued sick leave to care for a parent, child, spouse or domestic partner

- California Domestic Partners (Family Code §297.5)
  - Applies CFRA and California Family Sick Leave to registered domestic partners
Contractual Leaves

- Sick Leave and Annual Leave (Article IV and VI MOU)
- Use of employee’s accrued leave balances for:
  - Employee’s illness, injury or disability due to pregnancy or childbirth, OR
  - Attending medical or dental office appointments, OR
  - Exposure to a contagious disease, OR
  - Attending to the serious illness of an immediate family member
Contractual Leaves

- Official Leave for Non-Occupational Disability (Article IV MOU)
- An employee may request a six (6) month leave of absence for a non-work related disability if the employee has worked 6,240 hours
Contractual Leaves

- Parenthood Leave (Article IV – MOU)
- An employee may request a leave for up to six (6) months in connection with the birth, placement or legal adoption of a child
- An employee requesting the leave must apply 100% of their accrued comp/vacation time towards payment of the absence
Contractual Leaves

- Family Leave (Article IV)
- 12 weeks of unpaid leave for an employee who has worked 1,250 hours in the past 12 months AND
- Is undergoing treatment for a “serious health condition” OR
- Is caring for a parent, spouse or child with a “serious health condition” OR
- Is adopting, having a baby or having a foster child placed in the home.
Leave of Absence Process

- You must formally request a leave of absence through your HR Representative or Supervisor.
- HR agency must input your effective date/leave type into the County payroll system.
- Once entered, the date and type of leave will be sent to the County of Orange Benefits Center.
- The Benefits Center then creates and sends you a personalized leave of absence package with their benefit options and costs (if applicable).
- If you want to continue benefits as listed on their Benefits Summary, then do nothing.
- If you wish to cancel coverage while on leave (if eligible), follow the instructions in your package.
- No additional forms are required, unless you are a Manager, Attorney, or Craft & Plant employee.
Disability Benefits

- If you are a Manager, Attorney, or Craft & Plant employee, short term and long term disability benefits are administered through the County.
- All other employees have disability benefits through their union/labor organization, such as OCEA, SEIU, AFSCME, IUOE, and AOCDS.
- Employees must contact their union/labor organization for information and to apply.
- County employees do not pay into the State Disability program and are not eligible for State Disability benefits.
Leave of Absences (LOA) Disability Benefits for Management, Attorney, Craft & Plant

- Short Term Disability (STD) coverage begins when a disability keeps an employee from working for more than seven calendar days (the waiting period) after exhausting the following time:

  - County Attorneys: Full-Time Attorneys must use 192 hours. Part-Time Attorneys must use 96 hours of Annual Leave before STD can be applied.
  - County Management: Must use 192 Annual Leave before STD can be applied.
  - County Craft & Plant: Must use all Sick time before STD can be applied.
Disability Benefits for Management, Attorney, Craft & Plant

If STD applies, you will need to do the following to apply:

► Go to the Benefits Center Web Site at www.benefitsweb.com/countyoforange.html or the County of Orange Employee Benefits Web Site at www.oc.ca.gov/hr/employeebenefits to obtain the STD package.
► The package includes a Salary Continuance Claim form and a W-4 form.
Applying for Short Term Disability (STD)

- You will need to complete and return the Salary Continuance Claim and W-4 form to:
  
  County of Orange Employee Benefits Office  
  10 Civic Center Plaza, 2nd Floor  
  Santa Ana, Ca 92701

- Employer section of STD application, is to be completed by Employee Benefits office.
- Maximum period an employee can receive STD benefits is 12 months from the end of the waiting period.
STD Benefits

- STD benefits are based on your covered earnings (taxable). STD benefits will be reduced by any income that you may receive from other sources during the disability (i.e. Workers' Compensation, Social Security).
- If applying for and receiving Catastrophic Leave donations, STD will be suspended until you have exhausted the entire Catastrophic Leave donations.
- Checks are issued by the County’s STD vendor, The Standard Insurance Company.
- STD checks are issued separate from County payroll.
Benefits While out on Leave

- **Unpaid Leave (without STD benefits):** This means you are responsible for the full monthly health premium while off of County payroll (both County and Employee portions).
- **Unpaid Family Leave (with or without STD benefits):** This means you are responsible for your regular bi-weekly health premiums while off County payroll (if applicable).
- **Unpaid Leave with County STD Benefits:** This means you pay your regular bi-weekly health premiums (if applicable).
- **All Paid Leave:** This means your normal bi-weekly health premiums continue to come out of your bi-weekly payroll checks. Provided you earn enough to cover health premium; otherwise you will be direct billed monthly.
Unpaid Leave

- Unpaid leave without STD benefits:
  - You are responsible for the full monthly health premium while off of County payroll (both County and Employee portions)
  - You will be sent a leave package that contains costs and options available
- You will receive monthly invoices for continuation of coverage from Benefits Billing Services effective the 1st of the month following the start of your unpaid leave through the end of the month in which you return to work.
- Billing occurs monthly, there is no pro-rating
- You will be responsible for the monthly premiums listed on the invoice.
Premium Payments while on any Unpaid Leave

- If you do not pay the initial bill from Benefits Billing Services before the grace period indicated on the invoice, coverage will be cancelled back to the first day off on an Unpaid Leave. Or the first day of the month following non-payment.

- If coverage is cancelled, you can be offered a “One-Time Reinstatement” of coverage. You will be setup with coverage as if the cancellation never happened, and a new invoice will be mailed to your home address. You will also be responsible for any retro active premiums you may have missed.

- Questions regarding options and coverage contact the Benefits Resource Line at 1-866-325-2345.

- Any questions regarding the invoice, contact Benefits Billing Services at 1-877-588-0946.
Unpaid Family Leave

- You will be responsible for the normal bi-weekly premium for your dependents, and/or Part-Time premiums.
- If you do not pay the entire bill from Benefits Billing Services before the grace period indicated on the invoice, coverage will be cancelled back to the first day of their Unpaid Family Leave.
- Coverage will not be reinstated until the 1st of the month following 30 days that you return from leave.
- Questions regarding options and coverage contact the Benefits Resource Line at 1-866-325-2345.
- Any questions regarding your invoice, contact Benefits Billing Services at 1-877-588-0946.
# Unpaid Family Leave

<table>
<thead>
<tr>
<th>If You’re on Unpaid Family Leave…(coded FMLA)</th>
<th>The County Pays…</th>
<th>You pay…</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Coverage</td>
<td>Its share of health premiums</td>
<td>Your normal bi-weekly health premiums, if applicable.</td>
</tr>
<tr>
<td>County Dental (Managers/Attorneys)</td>
<td>The full premium for you and any dependents</td>
<td>$0</td>
</tr>
<tr>
<td>Basic Life, Basic AD&amp;D, Additional Life, Extra Additional Life, (Life and AD&amp;D coverage’s will continue for a maximum of 3 months)</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>You will be invoiced the full premium amount by Benefits Billing Services. Billing becomes effective the first of the following month following the start of your unpaid Family leave.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dependent Life and Voluntary AD&amp;D (Life and AD&amp;D will continue for a maximum of 3 months)</td>
<td>$0</td>
<td>You will be invoiced by Benefits Billing Services. Billing becomes effective the first of the following month following the start of your unpaid family leave.</td>
</tr>
</tbody>
</table>
Unpaid Leave

Management, Attorneys and Craft & Plant:

- Benefits Billing Services will bill an you monthly for Voluntary AD&D and Voluntary Life Insurances if the you choose to pay for them.

- If you are still on leave at the end of that three months, coverage is cancelled and will be offered the ability to convert their Life Insurance by contacting Standard Insurance at 1-800-368-2859.

- Conversion is not available for the AD&D benefit.
Approved STD Leave

<table>
<thead>
<tr>
<th>If You’re on an Approved STD Leave...</th>
<th>The County Pays...</th>
<th>You pay...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Coverage</td>
<td>Its share of health premiums</td>
<td>Your normal bi-weekly health premiums, if applicable.</td>
</tr>
<tr>
<td>County Dental (Managers/Attorneys)</td>
<td>The full premium for you and any dependents</td>
<td>$0</td>
</tr>
<tr>
<td>Basic Life, Basic AD&amp;D (to continue while on approved STD leave)</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Additional Life, Extra Additional Life</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Dependent Life and Voluntary AD&amp;D</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

*Leaf of Absence*
Paid Family Leave

- There are requirements to qualify for a Family Leave of Absence. You will be referred to your HR representative for assistance.
- You are still responsible for all normal biweekly premiums that occur each pay period.
- Benefits are deducted via bi-weekly payroll deductions.
- As a full-time County employee, there is a small cost associated to you to continue health coverage, 5%.
# Paid Leave

<table>
<thead>
<tr>
<th>If You’re on Paid leave…</th>
<th>The County Pays…</th>
<th>You pay…</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Coverage</td>
<td>Its share of health premiums</td>
<td>Your normal bi-weekly health premiums, if applicable.</td>
</tr>
<tr>
<td>County Dental (Managers/Attorneys)</td>
<td>The full premium for you and any dependents</td>
<td>$0</td>
</tr>
<tr>
<td>Basic Life &amp; Basic AD&amp;D</td>
<td>The full premiums</td>
<td>$0</td>
</tr>
<tr>
<td>Additional Life, Extra Additional Life, Dependent Life and Voluntary AD&amp;D</td>
<td>$0</td>
<td>Full premiums</td>
</tr>
</tbody>
</table>
Employee Married to Employee (EME) on Leave

- **Paid Leave:**
  Status as EME can be maintained during a paid leave.

- **Unpaid Leave:**
  - EME status will be suspended
  - Contact the Benefits Resource Line at 1-866-325-2345, to discuss your options for premium payments while on leave.
  - The spouse may be required to make new enrollment elections in order to initiate dependent payroll deductions for the family coverage while on leave.
  - Complete new EME form upon return from leave. Effective the first of the month following the receipt of the completed EME form by the Benefits Center.
Return from Leave

- HR must input the return to work effective date into the County payroll system in a timely manner.
- Once entered, the return date will be sent to the County of Orange Benefits Center.
- The Benefits Center then creates a return from leave letter with the benefit options based upon your return dates and status.
- To re-establish EME, contact Benefits Center for instructions.
- Re-enrollment into cancelled benefits varies based on return date and status. For more information contact the Benefits Resource Line at 1-866-325-2345.
Things to Consider while on Leave

- Adding Newborns while on leave, must be done within 30 days of the date of birth.
- Waiting periods and PPO pre-existing conditions apply if there is a lapse in coverage while on leave.
Additional Resources

- County of Orange Benefits Center:
  1-866-325-2345
  www.benefitsweb.com/countyoforange/html

- Standard Insurance Co:
  1-800-368-2859
  www.standard.com
Additional Information Resources

- Benefits Billing Services
  - Invoice & billing questions
  - 1-877-588-0946
  - [www.ceridianbenefits.com](http://www.ceridianbenefits.com)

- County of Orange Benefits Center
  - Coverage options & costs
  - Web Site
    - [www.benefitsweb.com/countyoforange.html](http://www.benefitsweb.com/countyoforange.html)
  - Resource Line
    - 1-866-325-2345
Leave of Absence Brochures

- Posted on the Employee Benefits Web Site, you will find them in the “What’s New” section and under Health care, forms
- You can also obtain from HR Manager
- A great resource to provide to you information if you are planning a leave
Thank you for coming!