



## **FAQ's: LEAVE OF ABSENCE AND/OR SHORT TERM DISABILITY**

As of 4/1/18, Lincoln Financial (formerly Liberty Mutual) is SCL Health's vendor for tracking and managing medical leave of absence, short term disability, and long term disability. You are required to contact Lincoln Financial for planned or unplanned absences from work due to your own or a family serious health condition that are greater than 3 continuous calendar days in a row.

### **Contact Lincoln Financial to request an intermittent or continuous medical leave of absence and/or file a Short Term Disability claim (if applicable).**

- Call toll-free 1-800-213-7646. Call center is open 24/7, 365 days OR
- On-line at [www.mylibertyconnection.com](http://www.mylibertyconnection.com) then enter Company Code: SCLHEALTH to:
  - Report a new claim
  - View existing claim
  - Request intermittent leave
  - Report intermittent leave
  - Report a birth (Must have a leave request open)
  - Request an accommodation

### **Time Reporting for Approved Open Intermittent Leaves**

Starting 4/1/18, Associates out on an intermittent leave are required to report time taken to Lincoln Financial on the **same/next business day or at least within 3 calendar days**. This allows for Lincoln Financial to accurately account for leaves and track time towards FMLA/ADA. **Reporting to Lincoln Financial is in addition to the associates notifying their supervisor per department call in procedures.**

Associates are required to report intermittent time used by one of the following options:

- Phone: Report leave time through the Lincoln Financial Call Center at 1-800-213-7646  
Call Center is open 24/7, 365 days. Click on prompt #4 to report your intermittent leave. You must have your Employee ID # and your Leave ID #.
- Web: Log on to [www.mylibertyconnection.com](http://www.mylibertyconnection.com) and then enter Company Code: SCLHEALTH
  - Click on Report Intermittent Absence. You must have your employee ID #, your Leave ID #, and date of birth.
- Lincoln Financial will not review and apply intermittent FMLA time reported to them greater than 3 calendar days. It will be coded as an unexcused absence unless there are extenuating circumstances.

### **What is a Medical Leave of Absence:**

- A Family Medical Leave Act (FMLA) leave allows employees up to 12 weeks off in a 12-month rolling backward period that provides you the right to be off work and have job-protection. You must be FMLA eligible and qualify per the Department of Labor (DOL) regulations.
- If the absence is not protected by the Family and Medical Leave Act (FMLA), then it's considered a non-FMLA medical leave. Non-FMLA leaves may be considered under the SCL Health non-discretionary leave policy and it is granted based on business needs. However, your leave may still be considered under the ADA and ADA Amendments Act (ADAAA) and is reviewed by SCL Health for approval determination. This provides you the right to have a job if you can perform the essential functions of your job.

- A Medical Leave of Absence may also apply to any State Leaves such as the Montana Disability Leave, the Kansas Pregnancy Disability Leave.
- Contact Lincoln Financial to request a leave of absence at 1-800-213-7646 or request on-line at [www.mylibertyconnection.com](http://www.mylibertyconnection.com) and enter in Company Code: SCLHEALTH
- You may also contact SCL Health Medical Leave team for questions at 855-824-6309.

### **Starting a New Leave**

Notify manager and negotiate timing of leave and coverage of your job responsibilities if leave is a pre-planned and foreseeable absence 30 – 60 days in advance or As Soon As Possible for unforeseeable absences.

- Contact Lincoln Financial to request a leave and file a Short Term Disability claim (if applicable).
  - a. *For planned leaves* – Contact Lincoln Financial at least 30-60 days in advance.
  - b. *For unplanned leaves* – Contact Lincoln Financial on the same or next business day.

### **Call Lincoln Financial for leave of absence when:**

- You plan to be or are absent from work for more than three (3) calendar days in a row due to your own or family medical condition.
- You are requesting an intermittent leave of absence.
- You have an overnight stay in a hospital, hospice or residential medical care facility, or any subsequent treatment in connection with such in-patient care.

### **Or for one of the following:**

- Birth of a child and care of a newborn child.
- Placement of a child with you for adoption or foster care.
- Care for a spouse, child or parent with a serious health condition.
- Qualifying exigency reason(s) due to a family member’s military deployment.
- Care for a family member who’s incurred a serious injury or illness in the line of active military duty.
- State leaves: Montana Pregnancy Disability Leave, and Kansas Pregnancy Disability Leave. Included are leaves permitted by state law for crime victims and victims of domestic violence for Colorado, Kansas, and Montana.

### **Call Lincoln Financial for short term disability when:**

- You plan to be absent from work due to your own serious health condition for more than seven (7) calendar days in a row.

### **What is Short Term Disability:**

- Short term disability is an income wage replacement benefit offered to benefit eligible associates that pays 60 or 70% of a benefit eligible associates base salary depending upon the STD Plan an associate is enrolled in. STD benefits are available for continual periods of illness only for their own serious health condition and are available up to a maximum of 180 days that starts on the 8<sup>th</sup> calendar day of incapacity from their first day of medical absence. (First week of absence is paid with ESL/PTO and/or unpaid).
- Lincoln Financial determines your eligibility and approves your benefit based on medical documentation provided by your provider, utilization of industry standard recovery guidelines, and evaluation of the full disability picture of each claim. Lincoln Financial does not base the approval period solely on time frames provided by the physician.
- SCL Health allows ‘Top-up’ from ESL or PTO banks to the short term disability benefit. Refer to SCL Health Leave Compensation Policy.

### How is Short Term Disability paid:

- Claims starting 4/1/18 and beyond that are managed by Lincoln Financial, the short term disability benefit is paid by SCL Health in your SCL Health pay check per pay period when the SCL Health Medical Leave team receives notification from Lincoln Financial that your claim has been approved. If your claim is pending at pay close, your time card will be coded with PTO unscheduled or unpaid. If and when your claim is approved, the appropriate payroll adjustments will be issued from the SCL Health Medical Leave team to Pay Roll.

### Insurance benefits during medical leave of absence:

- **Short Term Disability Claims with Lincoln Financial starting 4/1/18 and later:** Healthcare insurance deductions will continue to be deducted from the Associates paycheck per SCL Health pay period.
- **Stand-Alone Medical Leave of Absence for own serious health condition or to care for a family member:** SCL Health requires associates to pay their portion of the insurance health premiums while on leave in order to continue to be eligible for benefit coverage. SCL Health will continue to pay the employer portion of the associate's health benefits as long as the associate's portion of the benefit premium is kept current. To keep the associate's portion of benefit payments current during a medical leave of absence, the associate must receive pay from the employer (ESL/PTO) in order for benefit deductions to be taken. If there is no (ESL/PTO) to be taken for benefit deductions, SCL Health will mail associate a monthly invoice that reflects payroll deductions missed during the current or recent leave of absence. It is your responsibility to pay these premiums by the due date indicated or your coverage may be subject to termination. If payment is not received, you will be provided the opportunity to continue your medical, dental or vision coverage's under SCL Health System Continuation of Coverage. If you have questions, contact HR Services at 303-813-5250 or 855-412-3701.
- Associates who do not return to work or don't remain on the job for at least 30 days after returning may, in certain circumstances, be required to pay health insurance premiums retroactively to the point the leave became unpaid.

**TOP UP benefit to Short Term Disability benefit** - Top up refers to the use of ESL and/or PTO to supplement the short term disability ("STD") benefit up to 100% of an associate base rate of pay. **An associate on approved STD will automatically receive the top up supplement upon commencement of the STD benefit, unless the associate notifies Associate Services at the link below, that he/she does not want to use the top up supplement at that time.** The top up supplement will first come out of the associate's ESL bank. If the ESL bank is exhausted, the supplement will come out of PTO. Should both the ESL and PTO banks be exhausted and the associate is still on an approved STD leave the associate will continue to receive the eligible STD benefit, but the STD benefit will no longer be supplemented. If this occurs, the associate must arrange benefit premium payment with Associate Services for the remainder of time on leave. Failure to keep premiums current may result in a loss of benefits. **You must notify SCL Health at [SCLHSmedicalleaves@sclhealth.org](mailto:SCLHSmedicalleaves@sclhealth.org) if you choose to opt out of the Top-Up.**

- Top-up pay is paid by SCL Health

## **Return to work from an approved leave of absence through SCL Vendor:**

### **Return-to-Work from Maternity Leave release note is not required:**

- To ensure Kronos and your active status is re-instated in Lawson, Associates are required to contact SCL Health Medical Leave vendor, department manager, and SCL Health Medical Leave team of the date you plan to return to work 7 calendar days in advance of returning to work.

### **Return-to-work release note not required for Maternity Leaves UNLESS:**

1. Return-to-Work is with restrictions or
2. Return-to-Work is less than 6 weeks for normal delivery and less than 8 weeks for surgical delivery or
3. Complications post-delivery.

### **All Other Return to Work:**

- Associates must be able to perform the essential functions of their job with or without reasonable accommodations to be able to return to work. Associates are to communicate with their provider what their job position is and explain their essential functions.
- Associates are to discuss with their provider their medical condition, treatment plan, and return-to-work plan.
- **Managers must receive a return to work email notification from either SCL Health medical leave vendor or SCL Health Medical Leave team of an associates release to work prior to their scheduled return to work date, unless it is related to a maternity leave. See above regarding maternity leave return to work.**
- Associates are required to keep SCL medical vendor, SCL Health Medical Leave team, and their manager up-to-date regarding their return to work status. Associates are not required to discuss their personal health information with their manager.
- Call SCL Health medical vendor, SCL Health medical leave team, and their manager **7** calendar days before the end of their approved leave to tell them their return-to-work date.
- Call SCL Health medical vendor, SCL Health Medical Leave team, and their manager immediately if their planned return to work changes from their approved certification (either associate returns to work earlier or an extension of leave is requested).
- Contact SCL Health medical leave vendor and SCL Health Medical Leave team at 855-824-6309 if you are requesting a return to work with restrictions. SCL Health will determine if a reasonable accommodation can be made based on business needs.
- **Preferably two (2) days or more prior to return-to-work**, you must submit to SCL Health Leave Medical Leave team the SCL Health Fit for Duty Form and/or your provider's return to work release to fax 855-266- 6176.

### **Be an active participant with Lincoln Financial on your claim:**

- Contact Lincoln Financial with questions about your leave of absence and/or Short term disability benefit.
- Read all paper work sent to you by Lincoln Financial.
- Keep Lincoln Financial claim representative updated on your medical status and return to work plan.
- Call Lincoln Financial and SCL Medical Leave Team **7** calendar days before the end of approved leave to inform of return to work date.
- Know and follow what is required to return to work. Refer to Return to Work section in this

document.

- Call Lincoln Financial and SCL Medical Leave Team if unable to return to work by the end of approved leave.
- Call Lincoln Financial and SCL Medical Leave Team if returning to work earlier than approved through leave date.
- Sign any forms sent to you by Lincoln Financial and return to Lincoln Financial that allows them to obtain other information they may need to finish processing your claim.
- Check with your physician's office to see if there are any other form(s) you need to sign for your physician that allows your physician to provide to Lincoln Financial medical documentation to support your claim.

**Additional Information:**

- Refer to SCL Health FMLA Policy on Policy Tech
- Refer to SCL Health Medical Leave of Absence Compensation Policy on Policy Tech
- Refer to SCL Health other medical leave of absence policy on Policy tech
- Refer to SCL Health Military Leave