

Expectant Parent Workshop

Office of Benefit Services

Disability and Leaves Team

8115 Gatehouse Road, Suite 2700

Falls Church, Virginia 22042

Objectives

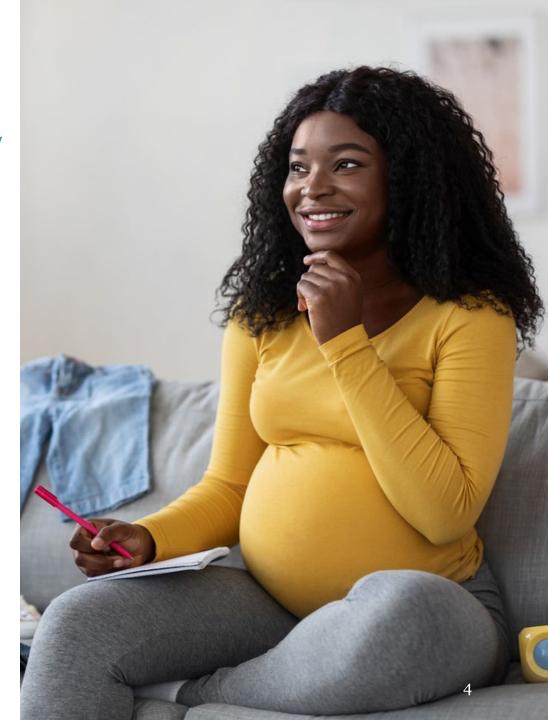
- Explain Short Term Disability (STD), Paid Parental Leave (PPL), Family Medical Leave (FMLA), and Leave of Absence (LOA) and how they may work together during this time.
- Highlight support programs provided by your FCPS health insurance.
- Discuss necessary actions and forms to process leave requests and/or update your FCPS insurance benefits.
- Provide information on wellness-related programs and resources that are available to you.

Leaves Overview

- Your eligibility is based on a few factors, such as your hire date, contract length, and accrued leave balances.
- If you are pregnant, you may be eligible for Short-term Disability (STD).
 - Typically, 6 or 8 weeks starting the date you give birth
- You may be eligible for 8 weeks of Paid Parental Leave (PPL).
- You may be eligible for leave under the Family Medical Leave Act (FMLA).
 - 12 week, or 60 workday, <u>continuous</u> entitlement
- After your PPL or FMLA ends, you may apply for an unpaid Leave of Absence (LOA).

Short-Term Disability (STD) Program

- STD provides time off from work to recover from a medical condition, such as pregnancy.
- STD is an income replacement program for days you are contracted to work.
- Benefits-eligible employees are eligible the first of the month following one year of service.
 - Example: Hire date of 8/11/2024 means STD eligibility date 9/1/2025
- Coverage is free to the employee.
- The STD program is administered and managed by Sedgwick.



How STD Works with Pregnancy Claims

- You are required to contact Sedgwick 30 days prior to due date to report claim. If put on bed rest, contact Sedgwick right away.
 - Call 1-855-937-1387 or file online at www.mySedgwick.com/FCPS
- Contact your Sedgwick case manager to report the delivery date.
- Your medical recovery period will begin on the date you give birth.
 - Recovery period for vaginal delivery is typically 6 weeks
 - Recovery period for a cesarean delivery is typically 8 weeks
- To be approved for STD, you must meet a 10-workday elimination period.
 You must use your accrued leave balances (if available) to be paid during this time.
 - These days are part of your medical recovery period and count towards your overall approved STD period.
- After the elimination period, you will receive income replacement at 90% of your current salary through the end of your **medical recovery period**.

Paid Parental Leave (PPL) Program

- PPL provides up to 8 weeks of paid leave for childbirth, adoption, or gaining custody of a child
- Benefits-eligible employees are eligible the first of the month following one year of service.
 - Example: Hire date of 8/11/2024 means PPL eligibility date 9/1/2025
- PPL will start at different times based on whether you are the birthing parent or non-birthing parent:
 - Birthing parents will generally start their PPL on the first
 workday after their STD benefits end. For less-than-12-month
 employees who give birth over the summer break and may not
 be approved for STD, PPL will generally begin 30 calendar days
 after the birth or when their disability claim is closed. Please
 note you may elect to begin your PPL no later than 6 months
 after the birth/adoption.
 - You must return to work immediately after the medical recovery ends.
 - Non-birthing, adoptive, or foster parents can choose which
 day to start their PPL as long as it's no later than 6 months from
 the date of the child's birth/date of adoption or placement into
 foster care. Must apply for PPL with in 20 days of the birth.



How to Apply

- Complete and submit the Request for Paid Parental
 Leave (PPL) Form via StaffConnect within 20 calendar
 days of the date of birth, adoption or fostering
 placement. This must be done even if you are delaying
 the start of the PPL.
- Be sure to submit appropriate documentation supporting the birth, adoption, or foster care placement of a child (e.g., the letter of live birth, birth certificate, adoption decree, custody paperwork, etc.).
- Requests received after thirty (30) days of the birth or placement will not be approved.

Leave under the Family and Medical Leave Act (FMLA)

- FMLA is a federal mandate that allows employees to take unpaid time off from work for specified family and medical reasons that include the care for a newborn or adopted child.
- To be eligible, must have completed one year of service and have worked 1,250 hours during the 12 months prior to 1st day of leave.
- Leave Entitlement 12 weeks (60 contracted workdays)
 - Runs concurrently with STD and/or PPL.
- FMLA is unpaid; however, an employee can use any accrued leave to cover the approved FMLA time to receive pay.



How to Apply

- When completing <u>Request for Paid Parental Leave (PPL)</u>
 <u>Form via StaffConnect</u>, you will be asked if you would like to take your remaining FMLA entitlement (if available). Indicate "Yes" or "No".
- Be sure to communicate your intentions to your Principal/Program Manager.
- Once approved for FMLA, you are responsible for entering approved FMLA time in MyTime, using leave code "SICK-FMLA".

A Birdseye View

These programs work together to give parents time to spend with their child as well as provide some level of income replacement. The chart below provides an overview of how that looks beginning with the date the baby is born for the **birthing parent**. FMLA begins on first date of absence.

0	R	m															
. · ·	Leave Overview by Weeks for the Birthing Parent																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17+
M	Medical Recovery Period for Vaginal Delivery				If C-s	ection											
	Elimination Period for STD Approved STD					If C-s	ection										
						(8 W	eeks im	nmediatel		rental Leang end of		/aginal de	elivery)		Unpai	d LOA	
												Unpaid LOA					
	FMLA																

Please note: This chart is for illustrative purposes only. It shows the general idea of how these leave programs would overlay for non-complicated vaginal and C-section births.

A Birdseye View (continued)

And here's an overview for the **non-birthing parent**.



Please remember that your situation is unique.

If you have any follow-up questions, you can always contact the Disability and Leaves team for personalized assistance after this session.

Example for a Fall/Winter Birth

	Date(s) 📰	Pay Implications 💵			
Date of Birth 6-week recovery (also referred to as the "date of disability")	Nov 1, 2024	Must use accrued leave balance. If no leave is available, you may go without pay during this time.			
Elimination Period (10 contracted days beginning on the "date of disability")	Nov 1 – Nov 18				
Approved STD (begins after the "elimination period" ends; contracted days only)	Nov 19 - Dec 12	Pays 90% for contracted workdays			
Paid Parental Leave	Dec 13 - Feb 24	100% pay			
Unpaid LOA	Feb 25 - Jun 30	Not paid			

^{*}FMLA Nov 1 – Feb 14

Example for a Fall/Winter Birth

	Date(s) iii	Pay Implications 💵			
Date of Birth 8-week recovery (also referred to as the "date of	Nov 1, 2024	Must use accrued leave balance. If no leave is available, you may go			
disability") Elimination Period (10 contracted days beginning on the "date of disability")	Nov 1 – Nov 18	without pay during this time.			
Approved STD (begins after the "elimination period" ends; contracted days only)	Nov 19 - Dec 26	Pays 90% for contracted workdays			
Paid Parental Leave	Dec 27 – Mar 4	100% pay			
Unpaid LOA	Mar 4 - Jun 30	Not paid			

Example for a Winter/Spring Birth

	Date(s) 💷	Pay Implications 💵			
Date of Birth 6-week recovery (also referred to as the "date of disability")	Mar 4, 2025	Must use accrued leave balance. If no leave is available, you may go			
Elimination Period (10 contracted days beginning on the "date of disability")	Mar 4 – Mar 17	without pay during this time.			
Approved STD (begins after the "elimination period" ends; contracted days only)	Mar 18 – Apr 14	Pays 90% for contracted workdays			
Paid Parental Leave	Apr 15 - June 16	100% pay			
Unpaid LOA	2025-2026 school year	Not paid			

^{*}FMLA Mar 4 - Jun 4

Example for a Winter/Spring Birth

	Date(s) 🚃	Pay Implications 💵			
Date of Birth 8-week recovery (also referred to as the "date of disability")	Mar 4, 2025	Must use accrued leave balance. If no leave is available, you may go			
Elimination Period (10 contracted days beginning on the "date of disability")	Mar 4 – Mar 17	without pay during this time.			
Approved STD (begins after the "elimination period" ends; contracted days only)	Mar 18 – Apr 28	Pays 90% for contracted workdays			
Paid Parental Leave	Apr 29 - June 17 5 PPL days at the start of the 2024- 2025 school year	100% pay			
Unpaid LOA	2025-2026 school year	Not paid			

Leave of Absence (LOA)

- You may be eligible to an unpaid LOA for additional time away from work.
- To apply, you will submit the Request for an LOA (HR-136) form via StaffConnect.
 - 12-month employee will be approved for additional time, up to one year from FMLA start date
 - Less-than-12-month employees will be approved for remainder of contract year (June 30th)
- There is no use of accrued leave during an LOA; this time will be unpaid.



Options for Employees Ineligible for STD or PPL or FMLA

- You will be placed on an Unpaid Leave of Absence (LOA) during medical recovery period.
 - Recovery period for vaginal delivery is typically 6 weeks
 - Recovery period for a cesarean delivery is typically 8 weeks
- Prior to anticipated due date or medically-prescribed bed rest, you will need to:
 - Contact the Disability and Leaves team at 571-423-3200
 - Have conversation with Principal/Program Manager
 - Submit Form HR-136 with supporting documentation to the Disability and Leaves team

Things to Remember

STD and FMLA runs concurrently and may include PPL

No extensions of leave due to emergency events

March 1 deadline does not apply

 You must remember to submit the appropriate application in StaffConnect by the deadlines.
 Nothing is automatic

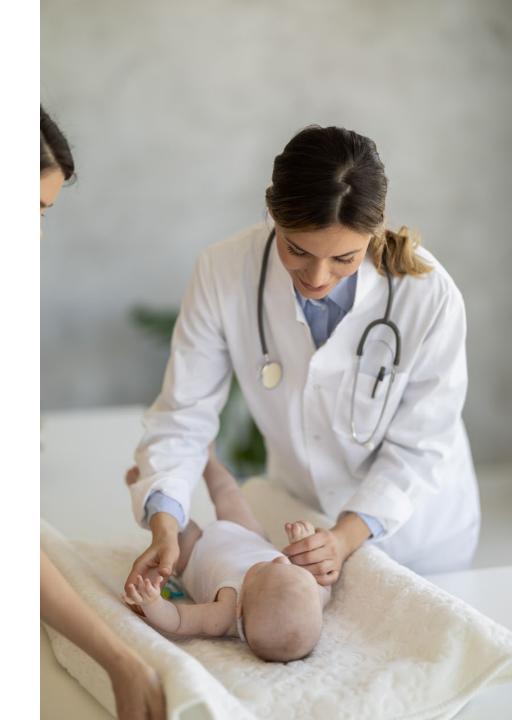
Request for Reasonable Accommodations when You Return to Work

- Please note: You may qualify as a person with a disability and request reasonable accommodations upon your return to work.
 - Reasonable accommodations may include: "more frequent or longer bathroom breaks, breaks to express breast milk, access to private locations other than a bathroom for the expressing of breast milk, acquisition or modification of equipment or access to or modifications of employee seating, a temporary transfer to a less strenuous or hazardous position, assistance with manual labor, job restructuring, a modified work schedule, light duty assignments, and leave to recover from childbirth."
- If accommodations are needed, you will need to submit a reasonable accommodation request form, completed by your attending doctor(s) 30 days prior to the end of the FMLA approval period.
 - The form can be found online at <u>www.fcps.edu</u>, search "ADA form".
- Contact the Human Resources' Office of Employee Relations (OER) at 571-423-3070 or EERADA@FCPS.edu for assistance.

Important Benefits Information

The following slides focus on

- How to add your child to your benefits
- Enrolling in optional life insurance
- Updating your beneficiaries
- Adjusting your tax withholdings
- Premium changes if you choose to take an LOA



Adding your Child to Your FCPS Benefits

- IMPORTANT: Your child is <u>NOT</u> automatically covered by your FCPS health benefits at birth!
- Complete the Medical & Dental Enrollment & Change Form (HR-124).
 - You must also submit copy of the proof of birth letter/birth certificate/adoption decree*
 - You have 30 calendar days from the date of birth to add your baby to your benefits.
- Complete and submit (if needed) the Flexible Spending Account (HR-135) and Two Employee Spouse Deduction (HR-134) if needed.
- Submit forms to the Office of Benefit Services through FCPS StaffConnect or fax to 571-423-5000.

^{*}Don't hold onto paperwork while you wait for the birth certificate or Social Security Number as you may miss the **30 calendar day deadline**! The Proof of Birth Letter is acceptable until the birth certificate is available.

Other Benefit Considerations

You may also want to consider the following:

- Enrolling in optional life insurance for your spouse and/or child(ren).
 More information can be found on the FCPS website, search "life insurance".
- Updating your beneficiary designations for life insurance, deferred compensation plans: 403(b) and 457(b), and retirement pension plans (FCERS, VRS, and ERFC). Instructions are available on the FCPS website, search "beneficiaries".
- Adjusting your state and/or federal tax withholdings. You can change your withholding for federal income taxes through <u>UConnect</u>.
 Click on "Pay" then "Tax Withholding" to review your federal and state withholdings and make changes as appropriate.

Medical/Dental Premiums While on LOA

If you choose to take an LOA, you will receive a Benefits Premium Notice in your approval letter/email. This Notice will show how much your benefits will cost to maintain while you are not working. You can choose to continue your benefits or cancel at this time.

If you choose to continue benefits while on LOA, you will be responsible for benefit premiums:

- You will pay the "ACA" (Affordable Care Act) premium rate until end of calendar year. (FCPS subsidizes the employee-portion only.)
- If you extend your LOA into a second calendar year, you will transition to full premium rate.
- You can view the 2024 LOA Premium Chart on the next slide.

If you choose to cancel while on LOA, you will be given an opportunity to re-enroll upon your return to work.

Health Premiums While on LOA

2024 Monthly Health & Dental Premiums for FCPS Employees on Leave of Absence											
		Biweekly and Monthly Paid Employee									
			Employee Pre			ACA Premium		(No	Full Premium n-FMLA / Non-AC	:A)	
		Individual	Employee+1	Family	Individual	Employee+1	Family	Individual	Employee+1	Family	
	Medical Plans										
> F	Cigna Open Access Plus (OAP)	\$132.78	\$442.50	\$553.12	\$132.78	\$1,135.61	\$1,638.75	\$1,008.23	\$2,011.06	\$2,514.20	
Monthly Premium	Kaiser Permanente HMO	\$132.94	\$443.31	\$553.90	\$132.94	\$1,087.93	\$1,565.44	\$955.00	\$1,909.99	\$2,387.50	
Mon	Dental Plans										
- "	Aetna DPPO	\$19.73	\$33.53	\$47.55	\$19.73	\$65.76	\$112.47	\$65.75	\$111.78	\$158.49	
	Aetna DNO	\$7.37	\$12.54	\$17.74	\$7.37	\$24.60	\$41.94	\$24.57	\$41.80	\$59.14	
				-	liwookly Paid	Employee /pro	mium for May 2024	n			
			Active Employee Premium (Employee on FMLA or Military LOA)			iweekly Paid Employee (premium for May 2024 ACA Premium			Full Premium (Non-FMLA / Non-ACA)		
		Individual	Employee+1	Family	Individual	Employee+1	Family	Individual	Employee+1	Family	
Ε	Medical Plans										
miu 124 Paid s	Cigna Open Access Plus (OAP)	\$199.17	\$663.75	\$829.68	\$199.17	\$1,703.42	\$2,458.13	\$1,512.35	\$3,016.59	\$3,771.30	
Pres y 20 skly i	Kaiser Permanente HMO	\$199.41	\$664.97	\$830.85	\$199.41	\$1,631.90	\$2,348.16	\$1,432.50	\$2,864.99	\$3,581.25	
Ma	Dental Plans										
Monthly Premium for May 2024 for Biweekly Paid Employees	Aetna DPPO	\$29.60	\$50.30	\$71.33	\$29.60	\$98.64	\$168.71	\$98.63	\$167.67	\$237.74	
Š	Aetna DNO	\$11.06	\$18.81	\$26.61	\$11.06	\$36.90	\$62.91	\$36.86	\$62.70	\$88.71	
		Biweekly Paid Employee (premium for November 2024)									
		Active Employee Premium									
		(Employee on FMLA or Military LOA)			ACA Premium			(Non-FMLA / Non-ACA)			
		Individual	Employee+1	Family	Individual	Employee+1	Family	Individual	Employee+1	Family	
24 34	Medical Plans										
miu 7 20 said	Cigna Open Access Plus (OAP)	\$199.17	\$663.75	\$829.68	\$199.17	\$1,703.42	\$2,458.13	\$1,512.35	\$3,016.59	\$3,771.30	
Prei	Kaiser Permanente HMO	\$199.41	\$664.97	\$830.85	\$199.41	\$1,631.90	\$2,348.16	\$1,432.50	\$2,864.99	\$3,581.25	
ven ven iwee mpk	Dental Plans										
Monthly Premium for November 2024 for Biweekly Paid Employees	Aetna DPPO	\$29.60	\$50.30	\$71.33	\$29.60	\$98.64	\$168.71	\$98.63	\$167.67	\$237.74	
f o	Aetna DNO	\$11.06	\$18.81	\$26.61	\$11.06	\$36.90	\$62.91	\$36.86	\$62.70	\$88.71	

Monthly paid employees pay premiums over 10 months: January – June, and then September – December, regardless of contract length.

Biweekly paid employees pay premiums over 9 months in 2024: January – June, and then October – December.

Monthly paid employees on LOA are invoiced over 10-months, January through June and September through December, for 12 calendar months of coverage.

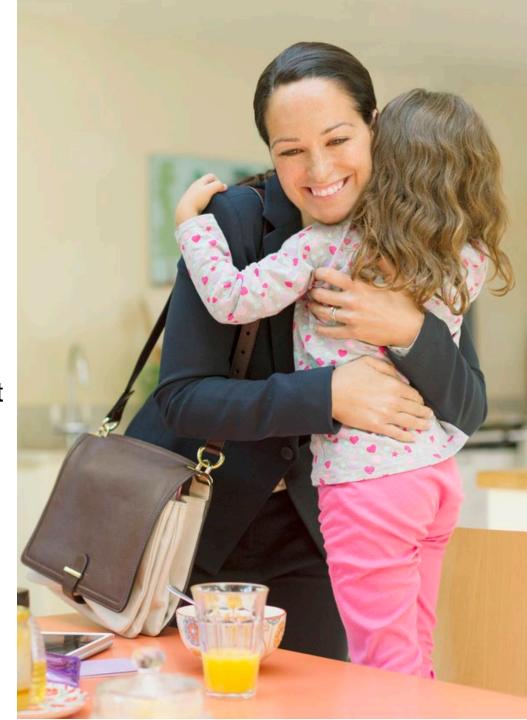
Biweekly paid employees on LOA are invoiced over 9-months in 2024, January through June and October through December, for 12 calendar months of coverage. The premiums due for May 2024 and November 2024 reflect the same payroll schedule as actively at work employees; three pay periods with benefit deductions in May and December 2024.

Two Employee Spouse Discount: Employees on LOA may be eligible for a spousal discount if married to another FCPS employee and both are paying the Active Employee or ACA premiums; file form HR-134 within 30-days to qualify. Once Full Premium applies, eligibility for discount ends; an updated HR-134 must be filed within 30-days to terminate discount.

Returning to Work

The following slides focus on benefit considerations and resources to help with your return to work, such as:

- Benefits re-enrollment
- Lactation break time support
- Wellness resources
- The Employee Assistance Program (EAP)
- Requesting reasonable accommodations



Re-Enrollment in Benefits

- If you didn't elect to continue your benefits during FMLA or an LOA, you may want to re-enroll upon returning to work. You have 30 calendar days from your return-to-work date to re-enroll in benefits.
- Complete Form(s)
 - Medical & Dental Enrollment & Change Form (HR-124)
 - Provide new/updated dependent documentation (see Dependent Documentation Eligibility Chart)
 - Enrollment or re-enrollment in a Flexible Spending Account (HR-135)
 - Is your spouse also an FCPS Employee in a benefits eligible position?
 - Complete the FCPS-Health Plan Eligibility & Deduction Authorization for Both Spouse Employees Form (HR-134) to resume benefit
- Submit forms to the Office of Benefit Services through <u>StaffConnect</u> or fax to 571-423-5000.

Lactation Break Time Support

- FCPS is committed to providing returning mothers with time for lactation breaks
- All sites must provide a clean, non-restroom, non-intrusive space that is located near a sink and has an outlet in accordance with Policy 4425
- Employees need to complete & submit the Lactation Time Request Form to their manager 30 days before they return to work
- Employees and managers collaborate on appropriate scheduling to satisfy the needs of the employee and the department
- Questions? Use <u>StaffConnect</u> to contact the Wellness Team.

FCPS Insurance Vendors Resources

Cigna Members:

Website: <u>www.cigna.com/fcps</u>

Member Services: 1-877-501-7992

- Healthy Pregnancies, Healthy Babies support program
 - Notify Cigna about your pregnancy to access maternity specialists with nursing experience for guidance throughout your pregnancy.
 - Use the Cigna Healthy Pregnancy App for tracking, educational videos, and baby development milestones through the first two years.
 - Enroll in the program for a chance to earn a \$150 gift card if you join in the first trimester, or \$75 if in the second. Call 1-800-615-2906 to enroll.
- Breast pumps and breastfeeding consultation
- Personal nutrition coaching with a registered dietitian through Food Smart
- Cigna Total Behavioral Health Program
- Remember, Cigna offers MDLIVE appointments when it might be more challenging to get to your doctor's office.
 - MDLIVE offers urgent virtual care, primary care services, specialty care services, behavioral services as well as preventative services.

FCPS Insurance Vendors Resources

Kaiser Permanente Members:

- Website: https://my.kp.org/fcps
- Member Services: 301-468-6000 (DC Metro Area) / 1-800-777-7902 (Outside DC Metro Area)
- Comprehensive specialized prenatal care, information, and support you and your baby need in each trimester.
- Sonograms and genetic screening
- Electronic breast pumps, lactation consultants
- Virtual video visits and on-the-go care.
- Online classes at no additional cost on topics such as preparing for childbirth, breastfeeding, and newborn care

Aetna Dental Members:

You may be eligible for additional benefits, such as an extra prophylaxis (cleaning) or extra periodontal maintenance, which would not count against your maximum benefit for the calendar year. Please call 1-877-238-6200 to find out more.

The Employee Assistance Program

- Guidance Resources[®]: Available 24/7, toll-free number (855) 355-9097
- Provides free confidential counseling for personal issues, legal and financial consultations, referrals and resources for work/life balance and health coaching
- Can assist new parents with finding childcare, lactation resources, pediatricians
- Visit the FCPS website: www.GuidanceResources.com
 FCPS Web ID FCPS

Important Information

Policy and Regulations

- 4760 Integrated Disability Management Program
- 4835 Family Medical Leave Act
- 4822 Unpaid Leave of Absence
- 4818 Short-Term Leave without Pay
- Paid Parental Leave (Pending)



Offices to Contact

- Disability & Leaves Team (571) 423-3200, option 2
- Health & Dental Benefits (571) 423-3200, option 3
- Office of Payroll Management (571) 423-3500
- Sedgwick 1-855-937-1387 or <u>www.mySedgwick.com/FCPS</u> (you must establish an account first on this site prior to submitting a claim).
- Wellness Program FCPS StaffConnect
- EAP FCPS StaffConnect

FCPS Website

https://www.fcps.edu, search "Time Away from Work"