

EMPLOYEE BENEFITS



LOGO PLACEMENT

Leaves of Absence

GET STARTED →





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Take time for you.

We understand the need to take an extended period away from work. Our leave of absence benefits are designed to help you address your needs and provide financial security while you are away. Whether you are expecting a child or need to take time off to care for your health or the health of a loved one, we're here to help guide you through the process—every step of the way.



START EXPLORING

Use the section links at the top of each page and click the links throughout to navigate the guide and explore the many resources available to you.

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Leaves of Absence

Depending on your reason for going on leave, as well as where you live, your leave benefits may consist of a combination of the following:

Regular full-time employees with at least one year of service are eligible for parental leave benefits in order to bond with and care for their new child. For more details, please refer to the Employee Handbook.



Short-Term Disability (STD)

ABC Company provides STD benefits to eligible, full-time employees who are disabled for periods exceeding five work days for non-work-related illnesses or injuries. Regular full-time employees, with at least one year of service may be eligible for wage replacement benefits if they have a qualifying short-term disability.



Parental Bonding Leave

ABC Company provides two weeks of paid Parental Bonding Leave benefits, which you must take within 12 weeks following the birth or adoption of your child. Parental bonding leave runs concurrently with FMLA after the conclusion of any period of disability due to pregnancy and/or birth.



Primary Caregiver Leave

If you are the primary caregiver (e.g., you are a single parent or caring for children while your spouse/ domestic partner is working), you may receive up to eight weeks of primary caregiver leave. Primary caregiver leave runs concurrently with FMLA and after the conclusion of any period of disability due to pregnancy and/or birth. An affidavit affirming your primary caregiver status is required for leave.



Family & Medical Leave

If you have worked a minimum of 1,250 hours at ABC Company over the previous 12 months, you are eligible for the Family Medical Leave Act (FMLA). FMLA is a federal law that provides unpaid and job-protected leaves of absence for medical and/or family reasons. You may take FMLA to:

- Prepare for the birth of a child or take care of a newborn
- Prepare for the adoption of a child or placement in foster care
- Care for your child, spouse, domestic partner or parent due to a serious health condition
- Care for yourself due to a serious health condition
- Care for a covered military service member

If you are eligible, your job (or an equivalent position) will be held for you for up to 12 weeks. Additional protected time may be available depending on state regulations.



Our Leave of Absence Partner

Carrier is the plan administrator for our FMLA and STD leave of absence policies, and will be your first point of contact regarding your absence.

To contact Carrier:

– Visit: [website.com/claims](https://www.website.com/claims)

You must file a leave request or disability claim 30 days before going on leave. Be prepared to provide your personal and work-related information, including your Social Security number or employee ID number, as well as the dates you expect to be on leave.



Leaves of Absence (continued)



Salary Continuation

Regular full-time employees are eligible for salary continuation leave after one year of service. Salary continuation leave begins on the day your doctor provides medical documentation to substantiate your time off and Carrier grants claim approval.

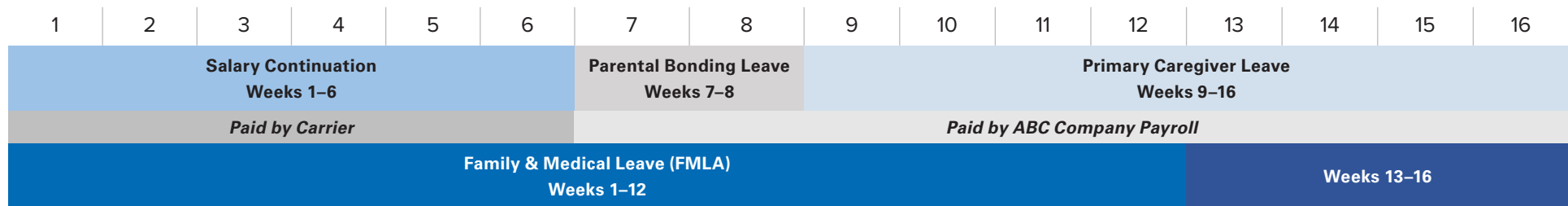
Salary continuation time will run concurrently with FMLA and short-term disability (STD), and lasts up to 12 weeks. If you are eligible for state disability benefits, ABC Company may pay the difference between the state disability benefit and the salary continuation benefit.

Your salary continuation benefit is based on your years of service with ABC Company.

Length of Service	Maximum Amount of Leave
One year to less than two years	Six weeks paid at 100% of weekly base salary/wage
Two years to less than four years	First six weeks paid at 100% and second six weeks paid at 50% of weekly base salary/wage
More than four years	First six weeks paid at 100% and second six weeks paid at 75% of weekly base salary/wage

How It All Ties Together

The following example illustrates how certain types of leave may work concurrently for a **combined total of 16 weeks** of time off.





Leaves of Absence (continued)

Eligibility & Earnings

	Salary Continuation	Parental Bonding	Primary Caregiver Leave
W2 Employee			
Eligible	Yes	Yes	Yes
Earnings	Base salary as of disability date	Base salary as of leave start date	Base salary as of leave start date
W2 Broker			
Eligible	Yes	Yes	Yes
Earnings	The greater of: <ul style="list-style-type: none"> – Prior years' W2 earnings – Average of prior two years' W2 earnings, or – \$50,000 	Draw as of leave start date	Draw as of leave start date
W2 Appraiser			
Eligible	Yes	Yes	Yes
Earnings	The greater of: <ul style="list-style-type: none"> – Prior years' W2 earnings – Average of prior two years' W2 earnings, or – Draw as of disability date 	Draw as of leave start date	Draw as of leave start date
1099 Broker			
Eligible	No	No	No
Earnings	N/A	N/A	N/A

*Payment cannot exceed \$5,000.

Next Steps



If Your Leave is Approved

Once Carrier approves your leave, here is what you need to do:

- **Report the date your leave will begin.** Contact Carrier and confirm your leave date to ensure your leave/claim is updated.
- **One week prior to the end of your leave, Carrier will reach out to ensure you intend to return to work.**
- **Provide notice if you will be returning to work early.** If you wish to return to work earlier than anticipated, notify your ABC Company Leave Administrator at least five business days prior to the date you expect to return.
- If you have any questions while you are out on leave, contact your assigned Carrier claims specialist.

If Your Leave is Denied

If your leave is denied, Carrier will send you a letter explaining why. You may contact Carrier for further review and explanation of the denial. In some cases, your denial may not be final, and there may be steps you can take to resubmit your request. See below for explanations of the possible reasons for denial and steps you may take to resubmit your claim, if applicable.

- **Documentation for leave was not received:** If your claim is denied for this reason, follow up with your doctor to ensure he/she submits the paperwork for your requested leave.
- **Documentation was not received in the allotted time:** If your claim is denied for this reason, it is because Carrier did not receive the paperwork by the due date listed in your initial letter.
- **Ineligible — hours worked:** If your claim is denied for this reason and you believe it was in error, contact your ABC Company Leave Administrator to take another look. If ABC Company agrees that your hours worked do not meet the requirements for parental leave, loop in your manager and he/she will connect with your friends with benefits and people & culture partner.
- **Insufficient information to approve leave:** If your claim is denied for this reason, Carrier still needs to approve your leave request. Please talk to your manager and health care provider to have the paperwork revised and resubmitted to Carrier as soon as possible.

In any case of denial, please do not hesitate to contact Carrier with any questions.

The Leave Process & Checklist

Use this checklist to ensure your leave goes as smoothly as possible:

Before Your Leave	During Your Leave	Before You Return to Work	After You Return to Work
<ul style="list-style-type: none"> <input type="checkbox"/> Inform your ABC Company Leave Administrator and supervisor of your expected leave of absence. <input type="checkbox"/> Contact Carrier at website.com/claims to file a leave of absence claim. For more information on filing a claim, consult this brochure. <input type="checkbox"/> Complete the Leave of Absence Request form and Primary Caregiver Affidavit (if applicable). Return your completed forms to the ABC Company Leave Administrator. <input type="checkbox"/> For STD claims, please provide your health care provider with a signed and dated copy of the authorization form, then fax or upload a copy of the form to Carrier. Carrier Members: Consider enrolling in Carrier’s Enhanced Maternity Program (see page 10). 	<ul style="list-style-type: none"> <input type="checkbox"/> New Parents: Complete the Enrollment Change Form and submit it, along with proof of birth, to Human Resources within 31 days of adoption/birth if you intend to: <ul style="list-style-type: none"> – Add your new addition to your medical plan – Increase your health savings account (HSA) contributions – Enroll in/increase your flexible spending account (FSA) contributions – Enroll your new family member in dependent life insurance. <p>Please note that you will not be allowed to log on and work from home while on leave.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Inform your ABC Company Leave Administrator of your return date. <ul style="list-style-type: none"> – If you are returning to work after recovering from a serious health condition, you must provide your local HR Business Partner and Carrier with a doctor’s note certifying you can return to your functional job duties. The doctor’s note should detail any accommodations or restrictions you may need, and for how long. <input type="checkbox"/> Contact your local HR Business Partner to arrange an appropriate space if you will need to express breast milk while at work. 	<ul style="list-style-type: none"> <input type="checkbox"/> Meet with your manager to discuss work arrangements and how your return to work is going. <input type="checkbox"/> New Parents: Review and update your beneficiaries for life insurance, 401(k) and the health savings account (HSA), if applicable. <input type="checkbox"/> Take advantage of our free employee assistance program (EAP) resources, ranging from parenting classes to confidential counseling (see page 9). <input type="checkbox"/> Call Carrier when you need emergency childcare (see page 9).

While You Are Out

The following is a high-level overview of important points to consider while you are out on leave.



System Access

Due to liability concerns, you will not be allowed to log on to the ABC Company network while you are on leave. Please make sure to indicate your personal email address on the LOA Request form so that we can reach you while you are on leave.



Submitting Expenses

Please make every effort to submit your expenses incurred prior to your leave date, if possible. You should not be incurring expenses while on leave, and you should discuss with your supervisor any expenses you believe you may incur during your leave of absence.



Health Insurance Premiums & Continuation of Benefits While You Are on Leave

ABC Company will continue to pay its portion of your group health insurance premiums and you must pay your share of the health insurance premiums. During your Parental Bonding and Primary Caregiver Leave, your share of the premiums will continue to be paid through payroll deductions. During unpaid leave, ABC Company will provide you with information regarding arrangements for payment of your share of the premiums. Contact your ABC Company Leave Administrator for more information regarding payments for benefit continuation during your leave.

You have a 30-day grace period in which to make such premium payments. If you do not pay your share of the insurance premiums on a timely basis, your insurance coverage for yourself and/or your dependents may be terminated for the remainder of your leave.

ABC Company will continue other benefits (e.g., life insurance, disability insurance, etc.) while you are on leave. When you return from leave, you will be expected to reimburse ABC Company for your share of the premium payments made on your behalf. Please contact your ABC Company Leave Administrator for information regarding your other benefits during your leave.

NEW PARENTS, DON'T FORGET!

If you're taking parental leave, you must add your new child to your benefits within 31 days of the date of birth, adoption or placement in foster care. Complete the Enrollment Change Form and submit it, along with proof of birth, to [Human Resources](#).





See [page 16](#) for contact information for the benefits described here.

Resources & Support

Employee Assistance Program (EAP)

Becoming a parent can bring on a powerful mix of feelings, from excitement to depression to anxiety. Our confidential employee assistance program (EAP) is available at **NO COST** to you and your family through Carrier.

EAP consultants can help find local solutions and helpful resources on the following topics:

- Expectant and new parenting
- Parenting classes
- Confidential counseling
- Childcare and after-school programs
- Schools, educational services and special needs programs

Carrier Child and Adult Care

When your regular childcare or eldercare option falls through, Carrier is able to step in. This benefit provides access to alternative in-home or center-based care for your child(ren) and in-home care only for older adults. You may use Carrier up to 10 days per year. Center-based care is \$15 per child per visit or \$25 per family (two or more children) per visit. All in-home care is \$6 per hour.

Use Carrier if:

- Your child’s school or center is closed for breaks, teacher in-service days or bad weather.
- Your parent’s regular in-home care provider is out sick or on vacation.
- Your spouse (or other adult family member) is recovering from an illness or injury and needs help.

Health Advocate

If you are enrolled in one of our medical plans, you and your family have access to Health Advocate, a **FREE** service that can help you navigate the health care system and make informed decisions.

Health Advocates can help you:

- Resolve claims and billing issues
- Find the right provider
- Work with your insurance to get the right approvals for needed services
- Schedule appointments with hard-to-reach specialists
- Get cost estimates for common medical procedures
- Understand test results, treatments and prescriptions
- Transfer medical records

Resources & Support (continued)

Carrier Concierge

When you have questions about your benefits or need help finding solutions that fit your needs, just ask your Carrier Concierge. Think of your concierge as your personal assistant for all things health care related. They can help you:

- Get answers about a diagnosis
- Learn about your coverage or plan for upcoming treatment
- Schedule appointments, and more

Carrier Enhanced Maternity Program

The Carrier Enhanced Maternity Program offers ready support no matter where you are on your pregnancy journey. Special program features include:

- A fertility advocate* to be your care manager and provide support if you're facing infertility
- Preeclampsia prevention by providing education and resources, if needed
- Guided genetic counseling and screening services, backed by medical expertise
- Education and resources to help close racial gaps in health care and support women of color
- And more!

*While only your doctor can diagnose, prescribe or give medical advice, Carrier's fertility advocates/care managers can provide information.

Carrier Hospital Indemnity

Hospital indemnity insurance is a voluntary benefit that can help bridge the gap between your health coverage and out-of-pocket costs. Hospital indemnity coverage offers financial assistance if you have a covered stay in a hospital. You can use this money for any expense you'd like, including childcare, groceries, help around the house—it's up to you. Coverage is also available for your spouse and dependents.

Note: You must be enrolled in this coverage prior to becoming pregnant in order to receive the benefit.

See page 16 for contact information for the benefits described here.



Resources & Support (continued)

Carrier Fertility Benefit

Carrier knows the road to parenthood can be challenging. When you're enrolled in a ABC Company medical plan, you'll have access to the nation's leading fertility specialists to bring you a smarter approach with better care, more successful outcomes, and more treatment options to support all paths to parenthood. Unlike other fertility solutions, the Carrier benefit has removed barriers to care with no diagnosis requirement or treatment mandates, ensuring equitable and inclusive access for all members.

Your Carrier benefit includes:

- Comprehensive treatment coverage using the latest technologies and treatments
- Personalized emotional support and guidance from dedicated Patient Care Advocates (PCA)
- Access to high-quality care through a premier network of fertility specialists
- Coverage for up to three Smart Cycles, which include services related to in vitro fertilization (IVF), frozen embryo transfer (FET), intrauterine insemination (IUI) and similar treatments
- Integrated fertility medication management through Carrier Rx
- Educational resources available on the Carrier member portal

During your first call, your PCA will:

- Check your eligibility (with a copy of your medical insurance card)
- Help you understand your out-of-pocket costs
- Help you choose the in-network provider that's right for you
- Answer any questions you have



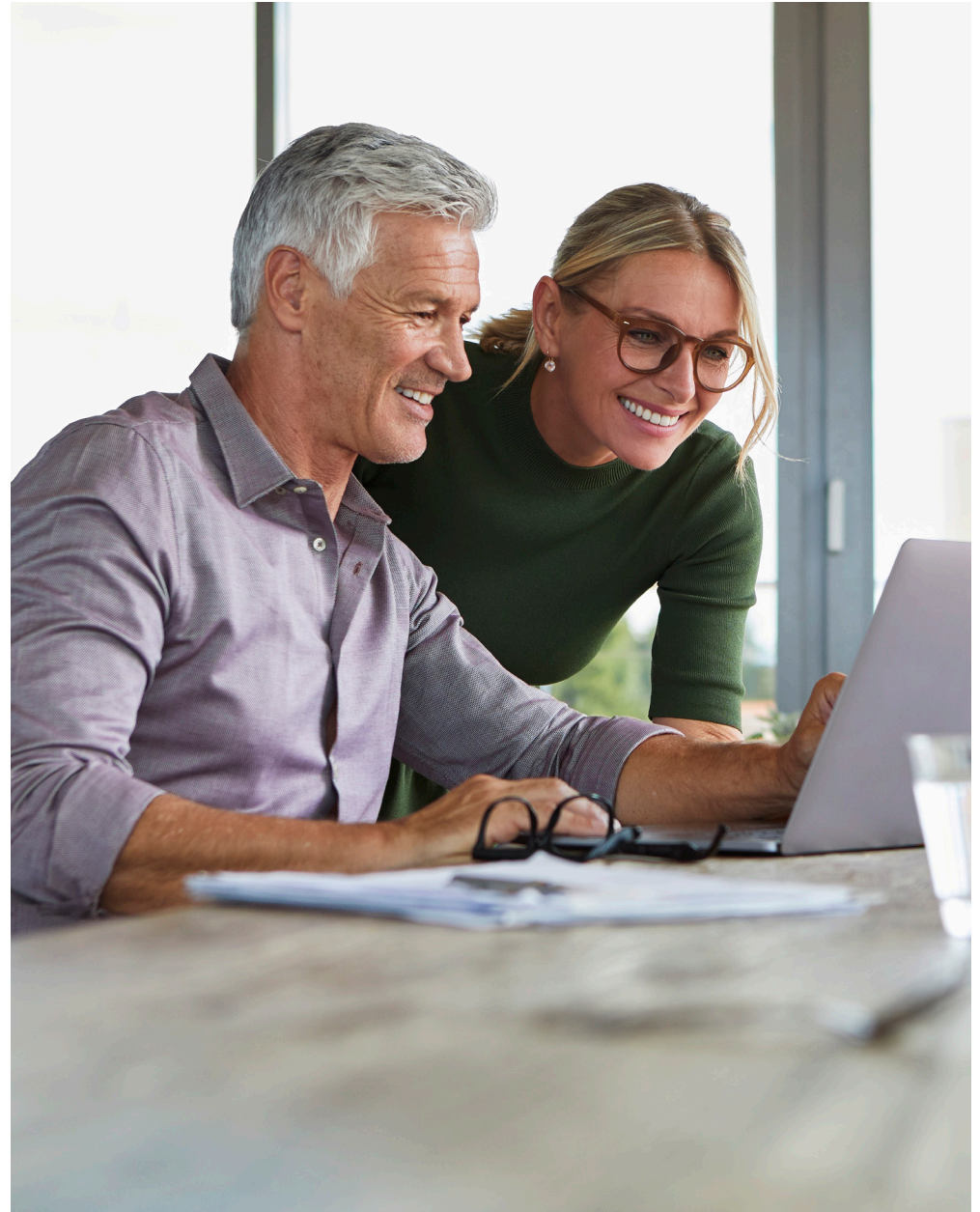
Statutory Disability

Eligibility

Regular full-time employees who work at least 30 hours per week and reside in California, New Jersey, New York or Rhode Island are eligible for state statutory disability coverage on the first of the month following their date of hire. You may take statutory disability if you are unable to work because of an injury or illness, or if you are pregnant.

To view your state disability benefits, click on one of the following links:

- [CA Statutory Plan Link](#)
- [NJ Statutory Plan Link](#)
- [NY Statutory Plan Link](#)
- [RI Statutory Plan Link](#)



State-Mandated Leave

FMLA also allows states to set standards that are more expansive than the federal law, and many states have chosen to do so. Paid Family and Medical Leave can be taken to care for a family member with a serious health condition and/or to bond with a new child (birth, adoption or foster placement). Any additional state-provided benefits will be administered in accordance with state laws. State-mandated leave benefits run concurrently with FMLA and STD.

California Paid Family Leave (PFL)

California PFL is available to employees who primarily work in the State of California. To qualify, you must have disability insurance and submit your claim no later than 41 days after you begin your family leave. If you qualify, you will receive a benefit of 60%–70% of your weekly salary. You do not need to take PFL all at once, but must take it within the first 12 months of becoming a parent if you are using PFL to bond with your new child. To learn more, visit edd.ca.gov/disability/paid-family-leave.

Connecticut Paid Family Medical Leave (PFML)

Connecticut PFML is available to employees who primarily work in Connecticut. To be eligible, employees must have earned at least \$2,325 in the highest earning quarter of the first four of the five most recently completed quarters, as well as be currently employed or have been employed within the last 12 weeks.

If you qualify, you will receive 95% of your weekly earnings up to 40 times the minimum wage. Plus, employees earning more than minimum wage will also receive 60% of the amount of their average weekly wage which exceeds the Connecticut minimum wage multiplied by 40, up to the applicable cap. Maximum benefit duration is 12 weeks for qualifying reasons with an additional two weeks due to pregnancy incapacity. To learn more, visit ctpaidleave.org.

Massachusetts Paid Family and Medical Leave (PFML)

Massachusetts PFML is available to employees who primarily work in Massachusetts. Eligible employees must have earned a minimum of \$5,400 during the base period and be either a W2 works who works in Massachusetts, self-employed or certain 1099-MISC workers.

If you qualify, benefit amounts are paid at a rate of 50-80% and are based on the employee’s average weekly wage and the state’s average weekly wage (re-evaluated each October 1 for the following year). Maximum combined PFML duration is 26 weeks per benefit year. To learn more, visit mass.gov/info-details/paid-family-and-medical-leave-pfml-overview-and-benefits.

New Jersey Family Leave Insurance (FLI)

New Jersey Family Leave is available to employees who work primarily in New Jersey. Eligible employees must have worked at least 20 weeks, earning at least \$240 weekly or have earned a combined total of \$12,000 in the base year.

If you qualify, benefit amounts are 85% of your average weekly wage up to a maximum weekly benefit. The maximum benefit duration is 12 consecutive weeks or 56 intermittent days during a 12-month period beginning the first day of claim. Benefit entitlement may be reduced by 14 days if the claimant fails to provide 30 days’ notice to employer prior to the leave. To learn more, visit myleavebenefits.nj.gov.

State-Mandated Leave (continued)

New York Paid Family Leave (PFL)

New York PFL is available to employees who primarily work in New York State. Full-time employees who regularly work 20 or more hours per week are eligible after 26 consecutive weeks of employment. Part-time employees who regularly work less than 20 hours per week are eligible after 175 days (the days do not have to be consecutive).

If eligible, you will receive a benefit of 67% of your average weekly wage (up to 67% of the statewide average weekly wage) for up to 12 weeks. To learn more, visit paidfamilyleave.ny.gov.

Rhode Island Temporary Caregiver Insurance (TCI)

Rhode Island Temporary Caregiver Insurance is available to employees who primarily work in Rhode Island and are also covered under Rhode Island statutory Total Disability Insurance (TDI). Eligible employees must have paid into the TDI/TCI fund for a year or more and been paid wages in Rhode Island during the base period (the first four of the last five completed calendar quarters before the start of the claim).

If you qualify, benefits amounts are 4.62% of total high quarter wages in base period. Maximum benefit duration is five weeks. Employees are eligible for an additional benefit if they have dependents. This allowance is equal to the greater of \$10 or 7% of the benefit rate and limited to a maximum of five dependents. To learn more visit ripaidleave.net.

Washington Paid Family and Medical Leave (PFML)

Washington PFML is available to employees who primarily work in the state of Washington. Eligible employees must work at least 820 hours in the first four of the last five calendar quarters prior to taking leave. (An exception may apply if the employee was out due to COVID-19).

If you qualify, you will receive 90% of your weekly earnings if you earn 50% or less of State Average Weekly Wage (SAWW). If you earn more than 50% of SAWW, you'll receive 90% plus 50% of your average weekly wage which exceeds 50% of SAWW. The maximum benefit duration is 12 weeks. An additional four weeks can be added if needed as the result of pregnancy complications. To learn more, visit paidleave.wa.gov.

Washington D.C. Paid Family and Medical Leave (PFML)

Washington D.C. PFML is available to employees who primarily work in the District of Columbia. Eligible employees must work at least 50% of their time for an employer within the district in the 52 weeks prior to a qualifying leave request.

If you qualify, the benefit will depend on whether you earn more or less than 150% of D.C.'s minimum wage (DCMW) rate multiplied by 40. If your average weekly wage is less, the benefit is 90%. If your average weekly wage is more, the benefit is 90% plus 50% of average weekly wage that exceeds 150% of DCMW multiplied by 40. Maximum duration is eight weeks for bonding; two weeks for prenatal leave; six weeks to care for self or family. To learn more, visit dcpaidfamilyleave.dc.gov.

Important Contacts

Benefit	Carrier	Website/Email
Disability & FMLA	Carrier	website.com/claims human.resources@abcco.com
California Paid Family Leave	State of California	edd.ca.gov/Disability/Contact_SD1.htm
Connecticut Paid Family Medical Leave (PFML)	State of Connecticut	ctpaidleave.org
Massachusetts Paid Family and Medical Leave (PFML)	State of Massachusetts	mass.gov/info-details/paid-family-and-medical-leave-pfml-overview-and-benefits
New Jersey Family Leave Insurance (FLI)	State of New Jersey	myleavebenefits.nj.gov
New York Paid Family Leave	State of New York	paidfamilyleave.ny.gov/employees
Rhode Island Temporary Caregiver Insurance (TCI)	State of Rhode Island	ripaidleave.net
Washington Paid Family and Medical Leave (PFML)	State of Washington	paidleave.wa.gov
Washington D.C. Paid Family and Medical Leave (PFML)	District of Columbia	dcpaidfamilyleave.dc.gov

Important Contacts (continued)

Benefit	Carrier	Group #	Phone #	Website/Email
Employee Assistance Program (EAP)	Health Advocate	ABC Company	866-799-2728	healthadvocate.com/ABC Company
Backup Child and Adult Care	Carrier	Use Company Code: CANTOR FITZGERALD SECURITIES	877-242-2737	clients.brighthorizons.com/ cantorfitzgerald
Health Advocate	Health Advocate	Use Company Name: ABC Company	866-695-8622	healthadvocate.com
Carrier Concierge	Carrier	314832	855-729-9613	Carrier.com
Carrier Enhanced Maternity Program	Carrier	314832	855-729-9613	Carrier.com
Hospital Indemnity	Carrier	723436	877-236-7564	presents.Carrier.com/EBRC/ ABC Company Claims: Carrier.com/claims
Fertility Benefit	Carrier	N/A	Text FERTILITY to or call 833-281-4842	Carrier.com