

Medical Leave Overview

Physicians

When you encounter a medical issue that requires you to be away from work for an extended period, you may be eligible for a leave of absence and disability benefits. It is important to understand that how your leave is administered is different than how you are paid on leave. See below to learn more.

How your leave is administered

Below are the medical leaves that may be available to you:

	Family Medical Leave/FMLA	OR	Company Medical Leave
Coverage	May provide eligible employees unpaid, job-protected leave for specified medical and family reasons.		May provide eligible employees that are not FMLA-eligible unpaid time off for their own medical reasons.
Eligibility	<ul style="list-style-type: none"> Employed for at least 12 months Worked at least 1,250 hours during the 12 months prior to the start of the leave 		<ul style="list-style-type: none"> No waiting period—employees are eligible upon hire Full or part-time employees Not eligible for FMLA
Length	Up to 12 weeks		Up to 180 days

How you are paid

There are two possible ways to receive full or partial income replacement:

	Short-term Disability (STD)
Coverage	Provides income replacement or up to 180 days if you suffer a non-work-related injury, illness or pregnancy that prevents you from working.
Eligibility	You must be enrolled in STD to receive disability benefits/pay via STD or parental leave. If you have not elected STD, you may still be eligible for a leave of absence—available time off would be used and exhausted for the duration of your leave, then your leave would be unpaid. Note: If you enroll in STD outside your initial eligibility, a preexisting condition provision ¹ may apply.
Length	Up to 180 days

¹Pre-existing condition provision: If you've been diagnosed, treated or received medical advice for a condition within three months of your effective date on the plan, that condition will be excluded for a period of 12 months. If you are currently enrolled in the plan or are a new hire or newly benefit eligible, you are not subject to the provision.

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How it works

Week of leave ¹											
1	2	3	4	5	6	7	8	9	10	11	12
Elimination Period² 100% Paid Time	Short Term Disability 60% STD / 40% Unpaid, 70% STD / 30% Unpaid, or 100% STD for approved leave up to 90 days ³										
Weeks 13-26 ¹											
Short Term Disability 60% STD / 40% Unpaid, or 70% STD / 30% Unpaid for the duration of your approved leave											

¹ The total number of weeks will vary depending on the certification provided by your healthcare provider and approval by the Absence Center.

² Elimination period: STD benefits begin after a seven (7) consecutive calendar day elimination period is met, which begins on the date you become disabled. Your elimination period is 100% paid.

³ If you elected the 100% plan, you will receive 100% STD for the first 90 days and then benefits are paid at 60% for days 91 up to 180, dependent on provider certification and approval.

Note: While on paid leave, benefit premiums continue to be deducted from your paycheck. If you transition to an unpaid leave, benefit premiums will be billed directly to you from our third-party vendor, Optum. Please pay promptly to avoid termination of insurance coverage.

Who to contact: Absence Center

To report a new claim, to view an existing claim or for questions about leaves of absence:

Access via
mySedgwick.com/BSWH

Access via [PeoplePlace > Absence Center \(Leaves\)](#)

Call (844) 511-5762