

# Medical Leave Overview

## TFTO-eligible

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
<b>Coverage</b>	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.
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Employed for at least 12 months</li> <li>Worked at least 1,250 hours during the 12 months prior to the start of the leave</li> </ul>		<ul style="list-style-type: none"> <li>No waiting period—employees are eligible upon hire</li> <li>Full or part-time employees</li> <li>Not eligible for FMLA</li> </ul>
<b>Length</b>	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)	AND/OR	Tracking-free time Off (TFTO)
<b>Coverage</b>	Provides income replacement or up to 180 days if you suffer a non-work-related injury, illness or pregnancy that prevents you from working.		Supplements your STD or, if not enrolled in STD or your time off is not STD-eligible, would be applied to your leave until it is exhausted.
<b>Eligibility</b>	<p><b>You must be enrolled in STD to receive disability benefits/pay via STD or parental leave.</b> 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. <b>Note:</b> If you enroll in STD outside your initial eligibility, a preexisting condition provision<sup>1</sup> may apply.</p>		<ul style="list-style-type: none"> <li>Certain eligible full and part-time employees</li> <li>See policy for complete eligibility and exclusions.</li> </ul>

<sup>1</sup>Pre-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 <sup>1</sup>											
1	2	3	4	5	6	7	8	9	10	11	12
Elimination Period 100% Sick <sup>2</sup>	<b>Short Term Disability</b> 60% STD / 40% Sick <sup>2</sup> = 100% Paid										
Weeks 13-26 <sup>1</sup>											
<b>Short Term Disability</b> 60% STD / 40% Sick <sup>2</sup> = 100% Paid											

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

<sup>2</sup> STD benefits begin after a seven (7) consecutive calendar day elimination period is met, which begins on the date you become disabled. Sick time, which is covered under TFTO will be applied to your elimination period and will also be used to supplement your STD to bring you to 100% pay replacement.

**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](https://mySedgwick.com/BSWH)

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

Call (844) 511-5762