



## Employee’s Frequently Asked Questions: Leave of Absence

### GENERAL CONTACT INFORMATION

Administrator / Company	Function	Telephone Number
Merakey Leave Administration	Intake Line & Leaves Administration	1-877-647-1952 -follow prompts
Hartford	Short-Term (STD) and Long-Term (LTD) Disability – Policy #681020	1-800-549-6514

The Merakey Leave of Absence Policy (HR 12655792) governs the leave of absence types and process however please note - if you are employed under a collective bargaining agreement, the terms of your leave could be affected by that agreement. Please check the agreement that governs your employment to see how you may be affected.

#### **Q. I have been or will need to be out of work for an extended time due to an illness or injury. What steps should I take to apply for a leave of absence? If I’m eligible, how do I apply for disability?**

To apply for a Leave of Absence, please inform your direct supervisor and apply for a leave with Merakey Leave Administration at 1-877-647-1952. You may also apply for a leave online through the ‘myPortal’ under the Leave section. Merakey Leave Administration will ascertain the leave type for which you are qualified; for ex. Family and Medical Leave (FMLA – protected leave) or a Leave of Absence (LOA – non protected leave). If your leave is for your own illness and you are eligible for company sponsored disability, you may apply for short term disability with the HARTFORD (if you are unsure if you are eligible for company sponsored disability, please call the HR Helpline at 1-877-647-1952). If you are a Merakey-AVS union employee paying for voluntary Principal disability insurance, please email [HRO-Benefits@merakey.org](mailto:HRO-Benefits@merakey.org) for claim forms.

It is your responsibility to respond to requests for information in the timeframe specified, if there are complications or concerns regarding your leave status, please contact Merakey Leave Administration as soon as possible.

Depending upon certain factors, including your work state and length of disability, you may be eligible to receive state disability benefits. If you are eligible for state disability, Merakey Leave Administration will include information for state disability benefits with your leave paperwork. It is your responsibility to apply with the state and complete any appropriate documentation and obtain a physician certification. Any employer related forms need to be returned to the Merakey Benefits Department for completion of the wage and salary information (scan to [HRO-Benefits@merakey.org](mailto:HRO-Benefits@merakey.org) or fax to 215-273-5918). Merakey will forward the completed form to the appropriate state agency for processing. Any benefits subsequently paid to you directly by the state will reduce any STD benefits payable and must be reported to the disability vendor if applicable. If the amount that is offset is different from what you actually receive, you must submit a copy of the check you receive from your state to Hartford so that adjustments can be made accordingly.

#### **Q. What if I’m unable to fax my leave of absence forms to Leave Administration or have general leave of absence issues?**

If you are having problems returning your forms to Leave Administration or you are experiencing leave of absence issues, you may email [HRO-LeaveofAbsence@merakey.org](mailto:HRO-LeaveofAbsence@merakey.org) for assistance.

#### **Q. **IMPORTANT** – What happens with my health and welfare benefits while on leave?**

For the duration of an FMLA or state protected leave, coverage by the group health plan (medical, dental and/or vision) must be maintained at the level of coverage and benefits which applied at the time your FMLA or state protected leave started. During the period of leave, you will be required to pay your normal portion of employee contributions for your medical, dental and vision coverage. While being paid through Merakey payroll, your normal deductions will continue. If you stop being paid through Merakey payroll, you will receive bill(s) from PayFlex (beginning in 2024 – name change to Inspira) for your payroll deduction amounts. You



are required to pay any missed deductions through PayFlex (Inspira). Benefits will not be terminated while on an FMLA or state protected leave.

**Please note** - If you cannot return when your FMLA or state protected leave expires and you transition to an LOA or you are on a non-FMLA or state protected leave to start, benefits will remain in place only while you are using accrued time and being paid through Merakey payroll. Once you are no longer being paid through Merakey payroll, medical, dental and/or vision coverage will cease and you will be eligible to continue coverage at your expense through COBRA. COBRA information will be mailed to your home by Health Equity/WageWorks (the COBRA administrator) and will serve as the notice for your termination of benefits. **Please be sure to track your pay through Merakey so you are aware of any possible benefit termination timeline.**

It is important to note that PayFlex (Inspira) and Health Equity/WageWorks (COBRA) are two separate entities. If you receive a COBRA notice from Health Equity/WageWorks, this supersedes any correspondence from PayFlex. To continue terminated benefits through COBRA, you must contact Health Equity/WageWorks for payment and administration of your COBRA benefits. If your medical insurance is terminated, you may also be eligible to enroll in medical coverage under the Affordable Care Act (ACA) through [www.healthcare.gov](http://www.healthcare.gov). You would need to contact them directly regarding your options.

**Q. I am eligible for HARTFORD short term disability which pays 60% of my weekly salary up to \$750; can I use my accrued time to supplement this payment?**

Yes, if you have accrued time left after the 30-day elimination (waiting) period for disability, you may use your accrued time up to 40% of your weekly hours (no overtime). Under no circumstances can you use accrued time to receive more than 100% of your weekly earnings. You must notify your manager of your intention to use accrued time so it can be entered into the timekeeping system.

**Q. I have incurred an inpatient hospitalization; does Merakey help pay the co-pay?**

Merakey will pay for your in-patient hospital co-pay as well as any emergency room co-pay that results in an immediate hospital stay for all Merakey plans (employees covered by a collective bargaining agreement can check their contract for eligibility). As long as you submit a copy of your hospital or emergency room bill to the Merakey Benefits Department, Merakey will reimburse up to the lesser of the plan deductible/coinsurance or \$250 per day up to a maximum of 5 days (\$1,250) for an inpatient hospitalization and the lesser of the plan deductible/coinsurance or \$100 for an emergency room visit. The emergency room visit must result in admittance for an inpatient stay for reimbursement purposes. You need to submit a copy of the hospital bill directly to the Merakey Benefits Department (please keep a copy for your records). If you have already paid the bill, please also submit proof of payment. The bill (with employee name and ID number) should be sent to the Merakey Benefits Department: 620 Germantown Pike, Lafayette Hill, PA. 19444; fax 215-273-5918; or scan [HRO-Benefits@merakey.org](mailto:HRO-Benefits@merakey.org).

**Q. What process do I follow if my disability is work-related?**

If your illness/injury is work-related, inform your manager or the on call supervisor as soon as possible. Complete the Workers Compensation Packet found in the Workers' Compensation and Transitional Duty Policy (13178187) and return the completed packet to your supervisor. Please refer to the checklist contained in the Workers Compensation packet for information on additional reporting procedures. Employees with a Workers Compensation claim must still apply for leave with Merakey Leave Administration. FMLA or LOA leave will run concurrently with Workers Compensation.

**Q. What happens to my existing personal days, sick time and vacation and/or PTO balances while I am out on leave?**

Merakey will require you to substitute available paid time off for unpaid leave not covered by disability, please refer to the Leave of Absence Policy (HR 12655792). You will be required to follow the terms and conditions of Merakey paid time off policies to use any form of accrued paid time off, including available sick, vacation and/or PTO, if applicable, during your leave. You must contact your



manager about using your time off accruals. Should you not meet the terms and conditions of the paid time off policy, you may remain entitled to unpaid leave.

**Q. Will I continue to accrue personal days; sick time, vacation and/or PTO while on a leave of absence?**

Employees on a leave of absence will not accrue any time off while out on leave. Employees who return from a leave of absence to an eligible position will immediately recommence accruing time off. Holiday time will also not be paid during a leave of absence.

**Q. I'm pregnant and wondering how I will be paid while out on leave?**

For payment purposes, pregnancy leave will be paid according to regular disability guidelines. If eligible, you may apply for short term disability. After the waiting period, the disability carrier will pay only for the time you are considered medically disabled. You may be entitled to additional unpaid time off according to the type of leave taken. You may use any remaining accrued time for payment during this timeframe. Please notify your manager of your intention to use accrued time so they can enter it into the timekeeping system.

Depending upon certain factors, including your work state, you may be eligible to receive state pay benefits. If you are eligible for state pay benefits, Merakey Leave Administration will include information for state pay benefits with your leave paperwork.

**Q. If disability applies, when can I expect my first disability check?**

If you have questions regarding the processing or timing of your disability payment, please contact the disability administrator directly for further information.

**Q. How can I continue my retirement plan loan payment during leave?**

If you have a retirement plan loan, it is extremely important that you contact Empower at 1-855-756-4738 or visit their website at <https://participant.empower-retirement.com/participant/#/login> to prevent a possible loan default.

**Q. I am currently on an intermittent or reduced work schedule leave. What steps do I take to report my absences from work?**

Intermittent leave is only permitted during an approved FMLA or state protected leave. If your intermittent leave is approved, the following guidelines apply:

- A week-long period of intermittent time begins every seven calendar days from the frequency effective date, or every 30 calendar days for a monthly frequency.
- Intermittent increments are counted in terms of the minimum and maximum time period that you may be absent. For example, if your frequency is approved for one day per week and your absence equals 15 minutes, this 15-minute interval would count as one day per week. If your frequency is approved for one time per week and your absence equals 45 minutes, the 45-minute interval would count as the one time per week.
- Any absences in excess (either time or frequency) of the physician approved timeframe may be subject to denial and would have to be recertified with updated paperwork from your physician.
- During leave, intermittent absences must be reported within 5 business days as follows:
  - Complete the intermittent time tracking form and have your supervisor sign and fax it to Merakey Leave Administration at the fax number listed on the form.
  - A copy of the form is also included in the employee acknowledgment kit provided upon receipt of an intermittent leave request or a copy may also be downloaded from the 'myLeave' portal.
- If your need for leave time changes and you need to be off work full time on a continuous basis, please contact Merakey Leave Administration immediately.
- When planning foreseeable absences relating to this leave, you must consult with your program and make every reasonable effort to provide notification for an absence in advance, or as soon as practicable depending on your individual



circumstances. You must also schedule your absence so that it does not unduly disrupt the program's operations, subject to the approval of your health care provider. If you do not consult with your manager to make a reasonable attempt to arrange the schedule of treatments so as to not unduly disrupt business operations, Merakey may initiate discussions with you and require that you attempt to make such arrangements (subject to the approval of your health care provider).

- If your need for absence is unforeseeable, you must follow your program's normal call-in procedures as noted for your location. If you fail to follow normal call-in procedures, you may be subject to standard company disciplinary rules, and coverage for any applicable absences may be delayed or denied until you comply with company policy.
- Leaves relating to your own, or a family member's, serious health condition may require recertification. We will contact you if recertification is required for your leave.

**Q. My federal or state leave has been denied. What are my next steps and what other options are available to me if I feel I am unable to return to work?**

Please contact Merakey Leave Administration immediately to discuss the reason for the denial. Depending on the reason for the denial, you are responsible to correct the issue or you may be eligible to request a different type of leave. Please refer to the Leave of Absence Policy (HR 12655792) for additional leave types. If you are not currently on an approved leave, the applicable attendance policy will apply and you may be subject to disciplinary action up to and including termination. Denied leaves need to be resolved or you may not be allowed to return to work.

**Q. I have been released by my doctor and am ready to return to work. When am I expected to report back for duty?**

You are expected to contact your supervisor to discuss reinstatement to active employment immediately upon receiving a release to return to work by your health care provider.

If the leave is for personal illness, you must submit the enclosed Return to Work (RTW) Certification (completed and signed by your health care provider) to your supervisor prior to your first day back to active work. You will not be allowed to return to active work without this form or a full duty release from your health care provider. Your supervisor must call Merakey Leave Administration on your first day back to notify them of your return to work. The RTW form does not need to be submitted to Merakey Leave Administration.

If job accommodations are required, you must submit this form as early as possible to allow your People Operations Partner time to work with your program to determine if restrictions may be accommodated. You will not be allowed to return to work without prior approval of any accommodation(s). Depending on the accommodation(s) needed, additional documentation may be necessary. In addition, your supervisor must notify Merakey Leave Administration of your return to active service by calling on the day of your return. Please refer to the Reasonable Accommodations/American with Disabilities and Pregnant Workers Fairness Act (PWFA) policy (HR 14208117) for details.

**IMPORTANT: IF YOU FAIL TO RETURN TO WORK FROM AN APPROVED LEAVE OF ABSENCE AND HAVE NOT MADE OTHER APPROVED ARRANGEMENTS, YOUR EMPLOYMENT MAY BE TERMINATED AS OF YOUR LAST DAY OF APPROVED LEAVE OR LAST DAY WORKED, IF APPLICABLE. PLEASE CONTACT YOUR SUPERVISOR OR PEOPLE OPERATIONS PARTNER FOR FURTHER INFORMATION REGARDING YOUR RETURN-TO-WORK STATUS.**

Merakey Leave Administration  
PO Box 1806  
Alpharetta, GA 30023-1806  
Phone: 1-877-647-1952  
FAX: 1-866-568-6444