

## **FAQ's Regarding New MAPMG Benefits**

### **What are the new Benefits?**

- Paid Parental Leave:
  - Effective January 1, 2026, MAPMG will provide eligible physicians and staff with up to four weeks of Paid Parental Leave within a 12-month period to run concurrently with Family Medical Leave Act (FMLA).
- Paid Caregiver Leave:
  - Effective January 1, 2026, MAPMG will offer two weeks of Paid Caregiver Leave to eligible physicians and staff who take a leave of absence to care of a family member (spouse/domestic partner, child, parent/parent-in-law, grandparent, sibling) with a serious health condition as defined by FMLA.
- FMLA Entitlement Update:
  - Married couples employed by MAPMG will no longer be required to share their FMLA leave entitlement and may each take up to the full 12 weeks of eligible leave.
- Adoption/Surrogacy Reimbursement:
  - To support all paths to parenthood, MAPMG will reimburse up to 5,000 of eligible adoption and surrogacy expenses, with a lifetime maximum of \$10,000 per employee.
- Retiree Medical Coverage for Staff:
  - Eligible staff retiring between ages 60–64 with 20+ years of service will now receive 100% employer-paid post-65 retiree medical coverage. Currently, only staff who retire on or after age 65 with at least 10 years of service are eligible.
- Staff Sick Leave Accrual Maximum:
  - The total amount of sick leave that staff can accrue/carry over will increase from 272 to 320 hours (prorated based on FTE).

### **Parental/Caregiver Leave**

#### **Who is eligible for Paid Parental and Paid Caregiver Leave?**

To be eligible for Parental Leave under this policy, physicians must meet the eligibility criteria for hours and service under the FMLA.



**What can Paid Parental Leave be used for?**

Paid Parental Leave can be used for the following: birth of the employee's child, placement of a child under the age of 18 with the employee for adoption, placement of a child under the age of 18 with the employee for foster care; and parenthood by surrogacy.

**What can Paid Caregiver Leave be used for?**

Paid Caregiver Leave can be used to care for a family member with a serious health condition as defined by the FMLA.

**Who is considered a “family member” under the Paid Caregiver Leave benefit?**

Covered family members under the Paid Caregiver Leave benefit include spouse/domestic partners, children (through birth, adoption, legal guardianship, or foster care), parents (including in-laws), grandparents and siblings.

**Do I have to use the Paid Parental Leave benefit immediately following birth of a child, adoption placement or foster care placement?**

No, the Paid Parental Leave benefit can be taken at any time within the 12-month period following the birth, adoption, foster or surrogacy placement with the employee. However, any Paid Parental Leave not taken within the 12-month period following the event will be forfeited.

**Am I required to use Paid Parental and Paid Caregiver Leave in one continuous period or can it be taken intermittently?**

Paid Parental Leave and Paid Caregiver Leave can be taken in one continuous period or can be broken into small increments, with a minimum increment of one hour.

**How does Paid Parental and Paid Caregiver Leave work with FMLA?**

Paid Parental Leave will run concurrently with FMLA and will be applied automatically for all eligible physicians who are approved for FMLA for a leave covered by the new paid leave benefits.

**Can I use Paid Parental or Paid Caregiver Leave to extend my FMLA time?**

No, Paid Parental Leave and Paid Caregiver Leave will not extend the entitlement under FMLA or state paid family/medical leave benefits. Paid Parental and Paid Caregiver Leave will run concurrently with FMLA, state paid family and medical leave benefits, and your own paid leave benefits where applicable.



### **How does Paid Parental Leave work with my Short-Term Disability (STD) benefits (if applicable)?**

Paid Parental Leave can be used during the Short-Term Disability (STD) waiting period and to supplement your STD payments. For example, if a shareholder physician who gives birth qualifies for six weeks of STD, Paid Parental Leave can be used during the first two weeks (the STD waiting period). For the remaining four weeks, it can be used to make up the 33% of pay not covered by the 67% STD benefit.

### **What documentation will be required to apply for the leave benefits?**

- Paid Parental Leave:
  - Employees will be required to submit documentation to receive the Paid Parental Leave benefit. This documentation may include Proof of Delivery/Birth Certificate, Adoption Placement Agreement, Adoption Finalization Document, Foster Care Placement Agreement, Foster Care Certificate, Foster Care Proof of Placement or Surrogacy Agreement.
- Paid Caregiver Leave:
  - Employees will be required to submit a completed Certification of Health-Care Provider form for the family member to receive the Paid Caregiver Leave benefit.
- To apply for Paid Parental Leave or Paid Caregiver Leave, contact MAPMG Benefits. Specific instructions and forms will be available closer to the program's start date.

### **What if both my spouse and I work for MAPMG?**

- Paid Parental Leave:
  - If you and your spouse both work for MAPMG, each of you will receive your own four weeks of Paid Parental Leave.
- Paid Caregiver Leave:
  - If you and your spouse both work for MAPMG, each of you will receive your own two weeks of Paid Caregiver Leave.

### **If I have a multiple birth, adoption or foster care event in a 12-month period, do I receive more than 4 weeks of Paid Parental Leave?**

No, the occurrence of multiple births, adoptions or foster care placements (e.g., the birth of twins or adoption of siblings) does not increase the total amount of Paid Parental Leave granted per event. The Paid Parental Leave benefit can only be used once within a 12-month period, regardless of the number of births, adoptions or foster care events that take place within the 12-month period.



**I am due prior to the January 1 implementation date; will I be eligible for Paid Parental Leave?**

No. Only events that occur on or after January 1, 2026 will be eligible to receive Paid Parental Leave.

**If I need to care for multiple family members, do I receive more than 2 weeks of Paid Caregiver Leave?**

No, if there are multiple leave events (e.g. caring for a spouse and caring for a parent simultaneously), this does not increase the amount of Paid Caregiver Leave an employee is entitled to in a 12-month period.

**Adoption/Surrogacy Expense Reimbursement Program**

**How much can I be reimbursed?**

You can receive up to \$5,000 reimbursement per adoption or surrogacy event, with a lifetime maximum of \$10,000.

**Will this reimbursement affect my taxable income?**

Yes, the reimbursement will be added to your gross income for tax purposes. A tax gross-up will be provided to cover applicable federal and state income taxes.

**Can I use this benefit for both adoption and surrogacy?**

Yes, you can use the benefit for either adoption or surrogacy expenses, or a combination of both, up to the lifetime maximum of \$10,000.

**What expenses are eligible for reimbursement?**

Eligible expenses typically include agency and placement fees, legal costs, and travel expenses related to adoption or surrogacy. A detailed list of covered expenses will be provided in the policy documentation that will be shared later this year.

**Is there a time limit for submitting reimbursement requests?**

Applications for reimbursement with all required documentation must be submitted within 60 days of the date of finalization of an adoption or the completion of the surrogacy contract.



### **How do I apply for the Adoption and Surrogacy benefits?**

To apply for Adoption and Surrogacy benefits, submit the required documentation to MAPMG Benefits. Specific instructions and forms will be available closer to the program's start date. Information with additional details will be available closer to the program's start date.

### **I am planning to adopt my spouse/domestic partner's child. Is this eligible for reimbursement?**

Yes. The child may be biologically related to your spouse/domestic partner. You cannot be reimbursed for expenses relating to guardianship or custody of your own child.

### **What if both my spouse and I work for MAPMG?**

If you and your spouse both work for MAPMG, you will be required to share the \$5,000 per event benefit, with a lifetime maximum of \$10,000.

### **Staff 60/20 Retiree Medical Coverage**

#### **Who is eligible for the Staff 60/20 Retiree Medical coverage?**

Staff who retire after age 60, but before age 65, with at least 20 years of vesting service are eligible. Staff will need to obtain their own medical coverage and pay the premium until age 65 when they will be enrolled in KP Medicare Advantage with MAPMG paying 100% of the premium payment.

After you reach age 65, your retiree medical benefits are the same as if you retired at age 65.

#### **Are my dependents covered?**

You, your spouse or domestic partner and any eligible dependents you wish to cover under the Staff 60/20 Retiree Medical Plan must be enrolled in the MAPMG's HMO medical coverage on your termination date.

If you are eligible for Staff 60/20 Retiree Medical, then your spouse or domestic partner and dependents are eligible for continued medical coverage when you attain age 65, provided they were enrolled in MAPMG provided medical coverage on your last day of employment. No other spouse, domestic partner or dependent may be enrolled.

If your spouse or domestic partner is not eligible for Medicare and you are, they will receive the same coverage as active employees.

Eligibility for your dependent children will end at age 26.



**Does MAPMG pay the premium for my dependents?**

If your spouse or domestic partner and any eligible dependents meet eligibility criteria, starting at age 65, MAPMG will pay 100% of the retiree medical premium.

**What are the costs for the Staff 60/20 Retiree Medical benefit?**

Generally, if you live in a KP service area and meet the eligibility described above, MAPMG will pay the full premium cost of your retiree medical coverage. You are responsible for any copayments and/or coinsurance associated with the coverage you receive. You are also responsible for paying the Medicare Part B premiums and any Income Related Monthly Adjusted Amounts (IRMAA). You may be responsible for additional costs if you move outside of a KP service area after age 65.