



Paid Family Leave, Short-Term Disability and Long-Term Disability Benefits

The City of Santa Rosa provides Paid Family Leave (PFL), Short-Term Disability (STD), and Long-Term Disability (LTD) Insurance to active, regular employees in all units (2-18 and 99) working 20+ hours per week. This benefit is administered by Lincoln Financial.

To utilize this benefit, please review the attached FAQ's, benefit information and instruction page. Review and complete the Leave Integration Acknowledgment form provided to you by your department liaison (aka ASO).

You must also follow City procedures for leave requests in conjunction with utilizing the benefit. You have the responsibility to complete a leave request and submit the required forms to your department liaison. A doctor's note or medical certification must be provided in support of the leave request. Please remember to stay in communication with your department liaison. Supporting documents for your leave request are separate and in addition to any required documents by Lincoln in order to receive the paid disability benefits.

How to File a Claim:

You may submit an application online at www.lincolffinancial.com. See the following information sheet "Reporting Your Disability Claim and Paid Family Leave" for instruction on how to begin the claim process.

The online application includes:

- Employee's Statement
- Authorization to Obtain and Release Information
- Attending Physician's Statement – You will need to provide this to your treating physician and return to Lincoln.
- Employer's Statement – Benefits Team will complete once advised by Lincoln a claim has been submitted by the employee.

Contact your City benefits team with questions!

Benefits Team Contact:

Human Resources | 100 Santa Rosa Ave, Rm 1 | Santa Rosa, CA 95404

General Inquiries: (707) 543-3060 | Benefits@srcity.org



Reporting Your Disability Claim and Paid Family Leave

City of Santa Rosa's Short-Term Disability Policy and Paid Family Leave are administered by The Lincoln National Life Insurance Company.

When Do I Report a Disability Claim?

Your own serious illness, disability, or maternity leave: You may report a claim up to **30 days in advance** of a planned disability absence OR as soon as you are aware that you will be disabled due to illness or injury for 7 or more calendar days. **We recommend not reporting a claim more than 30 days before a planned absence as start dates can change over time.**

When Do I Report a Paid Family Leave?

Your family member's serious illness, military exigency, or bonding with a newly born minor child, adopted or fostered child: You may report a leave when you will be out of work for more than one week or intermittently to care for an immediate family member suffering a serious illness or to care for a newborn, foster or adopted child. **We recommend reporting this leave no earlier than 30 days in advance of the time you are planning to take—as start dates of leaves can change over time.**

Note: If you file Disability claim with Lincoln Financial for maternity, Lincoln Financial will automatically coordinate your Paid Family Leave with you directly.

How Do I Report a Disability Claim or Paid Family Leave?

1. Contact your supervisor to report your absence.
2. Report your claim via www.lincolnfinancial.com First time users must register using Company Code **LF1572CIT**. Please have the following information available when you report your claim:

- Your physician or medical care provider's name, address, fax and telephone numbers
- Your manager's name, telephone number and e-mail address
- Reason you are out of work (diagnosis/symptoms) or reason you are taking Paid Family Leave
- Your last day worked, first day absent from work, and anticipated return to work date

Or you can call 888-408-7300 and speak with an Intake Specialist to report your claim.

3. Keep a record of your claim number. Reporting your claim online provides the added convenience of printing a claim report which includes your claim number and a summary of your claim details.
4. You may securely check the status of your claim online at www.lincolnfinancial.com or by calling your Case Manager at 800-320-7585. **Please note, due to processing and assignment times, we recommend allowing up to 48 hours before contacting your case manager to allow them time to be assigned and preliminarily review your claim or PFL leave submission.**

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Disability Leave Benefits FAQ's and Comparison

General

1. What is the difference between a disability claim and a paid family leave claim?

A disability claim protects a portion of your income if you become sick or injured and are unable to work.

A paid family leave claim benefit provides a portion of your salary when you need to take time off work to care for a seriously ill family member, bond with a new child or attend to family matters if a family member is called to active military duty.

2. What is a PFL Qualifying Event?

A Qualifying Event must occur on or after the effective date of the coverage with Lincoln, and includes:

- a. Birth, adoption or foster placement of a new child
- b. Leave begin date to care for a seriously ill family member
- c. Leave begin date due to a family member's military deployment, such as
 - i. Providing or arranging for care during the deployment
 - ii. Assisting in making legal or financial arrangements during the deployment
 - iii. Attending counseling
 - iv. Assisting the military member during rest and recuperation leave
 - v. Attending military sponsored events or ceremonies
 - vi. Representing the military member at federal, state, or local events
 - vii. Addressing issues due to the military member's death

3. I am currently enrolled in STD and will continue that election during Open Enrollment. Do I need to do anything to receive the enhanced PFL benefit?

Once you are enrolled in the STD plan no further action is needed to receive the enhanced PFL benefit. The STD plans are bundled with PFL. They cannot be elected separately.

4. What family members and situations are covered under PFL?

Child, Parent, Parent-in-law, Grandparent, Grandchild, Sibling, Spouse or registered domestic partner, or yearly designate person (Note that parents-in-law, grandparents and grandchildren are not eligible family members for military exigency.)

5. How much PFL or STD am I eligible for?

You can receive eight weeks of PFL or STD benefit payments in a rolling 12-month (calendar) year.

6. Can I put in more than one PFL claim in a calendar year?

You can receive up to eight weeks of PFL benefit payments in a rolling 12-month (calendar) year.

7. What is the waiting period to use these benefits?

STD: There is a 7-day waiting period for STD. Benefits will begin paying on the 8th day.

PFL: There is no waiting period for the PFL. For those employees taking time after a maternity STD claim, the PFL benefits will start immediately after. For those taking time for care of a family member benefits start day one.

Pre-Existing Conditions

8. Are there any pre-existing condition exclusions?

Pre-existing condition exclusions do not apply to PFL.

Disability Leave Benefits FAQ's and Comparison

Vacation Time, Sick Leave and Benefit Calculations

9. How are my benefits calculated?

PFL benefits are payable at 60-70% of your average weekly earnings. Visit your benefits on [BenXcel](#) to see what your weekly earnings may be when submitting a claim.

Employees earning less than \$28,000 annually are who will be eligible for the 70% PFL benefit—all others will receive 60%.

STD benefits are payable at 55% of your average weekly earnings.

10. My STD benefit is reduced (or offset), when calculating certain types of earnings. Are there any benefit reductions or offsets on the new PFL plan?

No. There are no benefit reductions or offsets for PFL. However, benefits may not exceed 100% of pre-disability (base rate of pay) earnings.

STD benefits may be reduced or offset by any employment earnings, benefits, awards, or settlements from other sources including compulsory benefits, other insurance plans, Social Security and other government plans, recovery for third party, workers compensation, etc.

11. If I'm on PFL, can I supplement the payment I receive with sick and/or vacation to receive 100% of my pay?

Yes. You may use your leave balances available. Sick leave may not be used for baby bonding. Paid time plus leave benefits may not exceed 100% of pre-disability earnings.

12. If I have an approved PFL claim, can I use my sick and/or vacation to receive over 100% of my salary?

No. Paid sick/vacation time plus leave benefits may not exceed 100% of pre-disability earnings.

13. I will be going on baby bonding and want to supplement my PFL benefits with my leave balances. Do I have to use all of them?

If you choose to supplement PFL with leave balances, you will be required to use balances each day you are off and PFL applies. City FMLA/CFRA/PDL policy requires the use of all applicable leave balances before going into an unpaid status. Sick leave is not applicable for baby bonding.

14. Does either sick, vacation or any other leave need to be exhausted before STD or PFL benefits are paid?

No. Neither sick nor vacation time need to be exhausted before STD or PFL benefits are paid; however, paid sick/vacation time plus leave benefits may not exceed 100% of pre-disability earnings.

15. I am planning on utilizing my leave balances to supplement my PFL or STD benefits. Do I have to tell Lincoln?

No, but you do have to tell your employer and complete the Leave Integration Acknowledgement Form.

16. What happens to my health benefits through the City when I'm utilizing PFL or STD?

The portion of the premium that you will pay will remain the same as long as 1) your leave is designated/protected as a Family and Medical Leave (FMLA), California Family Rights Act leave (CFRA) or Pregnancy Disability Leave (PDL) OR 2) you are in a "paid status" with the City, meaning you are using applicable leave balances to supplement the disability pay from Lincoln to bring you to 100% of your normal pay (at the time of your claim).

If you choose to supplement PFL or STD with leave balances, your benefit deductions will continue as long as the supplemental payment from leave balances is sufficient. Once you run out of available leave balances (placing you in "unpaid status"), as long as you are protected under PDL/FMLA/CFRA, you would be responsible for paying the amount normally deducted from your paychecks directly to the City.

If you choose not to supplement PFL or STD with leave balances (placing you in "unpaid status"), as long as you are protected under PDL/FMLA/CFRA, you would be responsible for paying the amount normally deducted from your paychecks directly to the City.

Disability Leave Benefits FAQ's and Comparison

Once you're out of leave balances or chose not to supplement with your leave balances, AND are not (or no longer) covered under a protected FMLA/CFRA/PDL leave as of the 1st of a month, you would then be responsible for the FULL premium amount (City and your contribution amounts) payable directly to the City. This may also be considered a qualifying event and may be able to cancel coverages. Contact benefits@srcity.org to discuss your particular situation.

Bonding Scenarios

17. How long is the PFL benefit? Is that PFL time in addition to my weeks of STD?

The PFL benefit pays up to eight weeks in a rolling 12-month period. In the event of giving birth, your PFL benefit will begin after any STD benefit ends – you may take your time and PFL in one continuous leave or intermittently (in two week increments per City policy) within the first 12 months after your child's birth.

Care of a Family Member Scenarios

18. If my parent has a surgery scheduled, and I will be out from work taking care of them for approximately eight weeks, am I eligible for the PFL benefit? If so, when can I begin to use it?

The PFL benefit is payable for qualifying events that occur on or after the effective date of your employer's plan with Lincoln. In this scenario, the surgery date is the "qualifying event," so as long as that happens after the effective date of your employer's coverage with Lincoln, the PFL would be payable.

PFL benefits will cover your time to care for a seriously ill family member (child, parent, parent-in-law, grandparent, grandchild, sibling, spouse, or registered domestic partner).

19. My child is scheduled for surgery and I will need four weeks to care for her. Would the PFL benefit cover this and still allow me to use the remaining four weeks later in the year?

Yes. You can use up to 8 weeks – continuously or intermittently – of PFL within 12 months for multiple qualifying events.

20. My brother is planning to begin chemotherapy and anticipates needing help. Would the PFL benefit cover this?

Yes. PFL benefits will cover your time to care for a seriously ill family member (child, parent, parent-in-law, grandparent, grandchild, sibling, spouse or registered domestic partner, or yearly designated person).

A serious health condition is an illness, injury, impairment, or physical or mental condition of a patient that requires:

- a. At-home care or in-patient care in a hospital, hospice, or residential medical care facility.
- b. Continuing treatment by a physician or health care practitioner.

Disability Leave Benefits FAQ's and Comparison

	<u>Short Term Disability (STD)</u>	<u>Paid Family Leave (PFL)</u>	<u>Long Term Disability (LTD)</u>
Who is eligible	Employees in all units (2-18 & 99)	All units eligible for STD	Units 3,4, 6-8, 10-99
Coverage Amount	55%	60-70%	60%
Waiting Period	7 days	None	60 or 90 days (and use of all leave balances)
Maximum Payment Period	8 weeks per claim	8 weeks per rolling calendar year	Up to Social Security Retirement Normal Age – see plan docs
Who does this apply to?	Employee's own illness or injury	To care for eligible family member or yearly designated person	Employee's own illness or injury
Can it be taken intermittently?	No	Yes, in weekly increments except in leaves for baby bonding which must be taken in two-week increments.	Yes, if off for prior claim, meets all prior requirements, and off work again within 30 days of having returned to work
Leave integration?	Sick leave only, up to 45%	Any applicable leave, up to 30-40%	None
Leave used for waiting period	Any leave available	Not applicable	Not applicable
How many times can it be used per year?	Per separate injury or illness	May receive 8 weeks in a rolling calendar year regardless of number of claims	Per separate injury or illness.
Health benefits continuation while on protected leave (CFRA/FMLA/PDL/etc)	Employee is responsible for their portion of coverage.		
Health benefits continuation while not on a protected leave	<p>If employee is in a paid status as of the 1st of the month, the employee is responsible for their portion of coverage for that month.</p> <p>If employee is not in a paid status as of the 1st of the month, the employee is responsible for the full premium, both Employer and Employee contribution amounts, payable to the City for that month. Employee may choose to cancel benefits at this time. Contact Benefits@srcity.org to do so.</p>		



Paid Family Leave (PFL) and Short-Term Disability (STD) – Claims Administration Procedures

The purpose of this document is to outline processes for the administration of PFL and STD claims. Information about the benefits can be found on the City of Santa Rosa Employee Benefits page: <https://flimp.live/CityofSantaRosa>

Prior to Claim Submission – Employee Resources

Carrier claim representatives are subject matter experts and an excellent resource for employee questions regarding the process of claim submission and estimates of claim payments.

If an employee knows they will be out on PFL or STD and would like an estimate of the gross claim amount they may expect to receive, they can be directed to Lincoln Financial Group, our current carrier, to speak with a claim representative. **Lincoln Financial Customer Service Line: 1-877-275-5462**

- A claim may be reported up to four weeks before a planned disability absence.
- Company code: LF1572CIT

Claims Submission – Employer Responsibility

- Once an employee submits a claim online, it is **suggested** (but not required) the employee reach out to the Benefits team at Benefits@srcity.org to advise of their claim submission. An employee **does not** need to send any Lincoln claim paperwork to Benefits to complete.
- Benefits will complete the Employer portion **after** the carrier notifies Benefits that an online claim has been submitted.
- Benefits will reach out to the employee and department to advise once the claim has been approved.

Claims Reporting/Administration – Department's Responsibility

- Department is responsible to ensure leave paperwork has been completed by employee, reviewed by liaison, signed and submitted to the supporting HR Analyst for review and/or signature. (Refer to the online Supervisor's Toolkit for leave forms and templates)
- Department liaisons will want to ensure a final copy of leave paperwork has been completed and given to the employee. A copy should also be sent to Benefits@srcity.org.
- An employee will have a one-time opportunity to elect leave integration for their claim.
- **To ensure leave integration is applied, department liaisons will need to provide and return to Benefits@srcity.org an employee signed "Leave Integration Acknowledgement Form".**

Claims Reporting/Administration – Employer Responsibility

- Payroll adjustments for paid claims are made on the back end for the weeks prior.
- Lincoln's pay period runs from Monday – Sunday, weekly, determined by the disability date. For example, if an employee's disability date is a Tuesday, the employee will receive a weeks' worth of benefits from Tuesday-Monday.
- The HR Benefits Principal Analyst, or their designee, will provide Payroll with a report of claims paid for the weeks prior.
- Once a claim has been approved by Lincoln, Benefits will advise the employee's respective department and Payroll.



Timecard Entry – Department Responsibility

- PFL claims are paid at 60-70% of base weekly salary up to the max benefit of \$1620 per week.
- STD claims are paid at 55% of base weekly income up to the max benefit of \$1,500 per week.
- If the employee is a “high earner” or earns more than \$2,727 per week, please contact payroll@srcity.org for guidance on timecard completion.

Claim HAS NOT been approved: Use leave balances for the entire week as elected by employee on the “Leave Integration Acknowledgement Form”.

Claim HAS been approved and employee DOES NOT elect to use accruals: Use either PFL W/O, for Paid Family Leave claims, or STD W/O, for Short Term Disability for the entire week.

Claim HAS been approved and employee DOES elect to use accruals: Apply leave balances as selected by employee on the “Leave Integration Acknowledgement Form” for the unpaid amount. Use below tables to determine amounts.

NOTE: Employees in an unpaid status should be notified of any changes to benefits.

<u>CLAIM TYPE</u>	<u>STD W/O or PFL W/O code</u> (Unpaid Amount)	<u>Leave Accruals</u>
STD CLAIMS - For full time schedule, report 22 hours STD hours, and the remaining hours as sick	22 Hours - STD W/O <u>4/10 or 5/8 (40-hour week)</u> 22 STD W/O <u>9/80 (44 or 36 hours, alternating weeks)</u> 22 STD W/O	Remaining Hours – Sick Leave (only) <u>4/10 or 5/8 (40-hour week)</u> 40 hours – 22 STD W/O = 18 SICK <u>9/80 (44 or 36 hours, alternating weeks)</u> Non-RDO: 44 hours - 22 STD W/O = 22 SICK RDO: 36 hours week – 22 STD W/O = 14 SICK
PFL CLAIMS – In order to arrive at the hourly split, multiply employees normally scheduled hours by .60 or .40	60% time - PFL Example: If an employee works 9-hour days $9 \times 0.60 = 5.40$ PFL W/O	40% time – Leave (as applicable) Example: If an employee works 9-hour days $9 \times 0.40 = 3.6$ Leave hours

Questions

Questions regarding processes and procedures may be directed to Michelle Capella, Risk Management Analyst, by phone at 707-543-3062.



LEAVE INTEGRATION ACKNOWLEDGEMENT FORM

The City of Santa Rosa offers employees Paid Family Leave (PFL) and Short-Term Disability (STD) insurance benefits when an employee has a need to take time off for their own injury or illness (STD), or to take care of a family member (PFL). Employees may elect to use leave balances to supplement their PFL or STD benefit to bring them to 100% of income once their claim is accepted. This rule allows for a one-time decision to either use leave balances or not use leave balances. If you elect to not use your leave balances, that election cannot be changed at a later date to supplement PFL or STD benefits. Regardless of the election below, leave balances will be applied 100% until your claim has been accepted and any over payment will be paid back to the City of Santa Rosa.

For all PFL or STD claims:

I, _____, (Employee) having applied or will apply for PFL or STD benefits understand that until my claim has been accepted by the carrier and the City advised of such acceptance, my leave balances will be applied to all time off work. I, _____, (Employee) also understand that once my claim is accepted and my timecard reconciled, I will be responsible to pay back the City for any overpayment of leave balances, and I authorize the City to make Payroll deductions until the overpayment has been repaid.

_____(initial) I acknowledge this as my one-time election and have selected the following for leave integration:

(Please mark for each that apply)

PFL Claim -

_____ I elect to use my leave balances available to me to supplement my PFL benefits up to the max.*

*Sick leave is not available for use with claims due to baby bonding.

_____ I do not elect to use my leave balances available to me and do not want to supplement my PFL benefits.**

**I understand by selecting this option I will not accrue leave balances during this period of time.

STD Claim (Pregnancy Disability Leave – Waiting Period) -

_____ I elect to use only my sick leave balances available to me to for the 7-day waiting period of STD benefits.

_____ I elect to use my other leave balances (not sick) available to me to for the 7-day waiting period of STD benefits.

STD Claim (only sick leave can be used to supplement STD) -

_____ I elect to use my sick leave balances available to me to supplement my STD benefits up to the max.

_____ I do not elect to use my sick leave balances available to me and do not want to supplement my STD benefits.**

**I understand by selecting this option I will not accrue leave balances during this period of time

Employee Signature

Date