

Leave of Absence Guide

2026



Welcome

Your Benefits

Leave benefits may be paid or unpaid and often overlap.

The following leave types are available to you:

- FMLA (unpaid job protection)
- Military/FEMA Reserve Leave (paid)
- Family Care Leave (paid)
- Parental Bonding Leave (paid)
- Childbirth Leave (paid)
- WellPay Leave (paid)
- Short-term Disability (paid)
- Long-term Disability (paid)
- Administrative Leave i.e. Voting/ or Donating Blood (paid)
- Domestic Violence Leave (paid)
- Bereavement Leave (paid)
- Court Leave (paid)
- Office Closures/Weather Leave (paid)
- Pay it Forward Leave (paid)
- Health Day Leave (paid)
- Celebrate You Leave (paid)

When am I eligible?

- FMLA (unpaid) job protection, requires an employee work for VyStar at least 1,250 hours during the 12 months prior and satisfied an initial 1 year of service.
- There is a one-year eligibility waiting period for the following VyStar company paid leave programs including Family Care Leave, Parental Bonding Leave, WellPay Leave, Childbirth Leave, Celebrate You Day, and Health Day
- Employees are eligible for short and long term disability on first of the month following 30 days of employment.
- All other leave/time off noted above are eligible upon hire.

Take Action

Use this guide to better understand your leave options in case a need arises. You must contact our partner UNUM to get the process started.

What happens to my other benefits while I am on leave?

During your leave, VyStar will continue to pay its portion of your group insurance premiums, and you must pay your share, if any, of the insurance premiums. During paid leave, your share of the premiums will continue to be paid through payroll deductions. During unpaid leave, VyStar will provide you with information regarding arrangements for payment of your share of the premiums. Some benefits will terminate while you are on leave as determined by VyStar's carrier partners.

Refer to page 11 for information on Return to Work and Benefits that may end while you are on leave.

Please contact **BenefitsAdmin@vystarcu.org** for more information regarding payments for benefit continuation during your leave. You have a 30-day grace period in which to make such premium payments. If you do not pay your share of the insurance premiums on a timely basis, your insurance coverage for yourself and/or your dependents may be terminated for the remainder of your leave.

Need More information?

UNUM Customer Service:

866-868-6737

Monday – Friday

8 am - 8 pm ET

Phone and Live Chat



Apply online:

<https://portal.unum.com>



Family Medical Leave

Family Medical Leave of Absence (FMLA) is 12 weeks of leave in a rolling 12- month period of **unpaid job protection** under the Family Medical Leave Act.

Who is eligible for FMLA?

Employees who have at least 12 months of service and has worked an average of more than 24 hours per week (1,250 hours) during the preceding 12-month period.

What falls under FMLA?

- Childbirth leave
- Care for a newborn within one year of birth
- Placement for adoption or foster care of a child
- Care for a newly placed child within one year of placement
- Serious health condition of employee, spouse, parent, or child
- Care for Active-Duty Service Member as required under the National Defense Act*

What happens when my spouse and I both work for VyStar Credit Union?

Each spouse is entitled to the full 12 weeks of FMLA when used for your, your spouse's, your parent's or your child's serious health condition. Also, for the birth, adoption, or placement of a child.

*Active Duty is defined by the service members orders. Leave may be extended if Service Member is recovering from a serious illness or injury sustained in the line of duty while on active-duty.

Please see the VyStar Credit Union Leave Policy for additional details. In any case where this guide and the VyStar Credit Union Leave Policy differ, the policy will overrule this document.



Corporate Paid Leaves



VyStar Company Paid Leave Programs

Eligible after one year of service at VyStar: VyStar employees may be eligible for the following paid leave benefits, depending on the reason for the leave of absence need.

The leave application, decision and absence reporting is administered through UNUM. If approved, these paid benefits are applied and paid through your VyStar payroll. *Disability benefits are paid directly to employees by UNUM.*

Family Care Leave

Up to **1 week** of paid leave in a rolling 12 months will be available for employees to:

- Care for a spouse, child or parent with a serious health condition.
- When a spouse, child or parent is called to active-military duty service abroad.
- Max 40 hrs for FT employees and max 30 hours for PT.
- Can be used incrementally aligned with FMLA approval.

WellPay Leave

Up to **4 weeks** of paid leave will be available once per year if you experience an off-the-job illness or injury.

Available on the 15th calendar day from the date of disability.

Requires approval of a Short-term Disability claim.

Well Pay (40%) supplements Short-term Disability and will run concurrently with those benefits (60%) to provide 100% income replacement.

Childbirth Leave

Up to **4 weeks** of paid leave will be available on the 15th calendar day following the birth.

Requires approval of a Short-term Disability claim.

Childbirth Leave (40%) must be taken in conjunction with Short-term Disability (60%) and will run concurrently with those benefits to provide 100% income replacement.

Parental Bonding Leave

Up to **3 weeks** of paid leave in a calendar year will be available for employees to:

- Bond with a new child through birth, adoption or foster care
- Must be taken continuously within 12 months of the birth or placement.
- Limited to 2 events per year.

Leave Maximum

- An employee may be absent from work for medical reasons on approved paid/unpaid leave and inclusive of any leave covered by the Family and Medical Leave Act (FMLA), Corporate Paid Leave, Short-Term Disability, Long-term Disability or for leave under an ADA reasonable accommodation for a maximum period of 120 calendar days (4 months) from the last day worked.
- If an employee is not eligible for, or upon exhaustion of, job protected time under applicable state and federal leave laws, employees unable to return to work as a result of a disability may be considered for a reasonable workplace accommodation under the Americans with Disabilities Act (ADA). Once the 12 weeks ends employees are required to request an ADA Accommodation if they are not medically cleared to return to work and accommodation requests cannot be for leave indefinitely or leave without a return date.
- Employees who are not eligible for an approved leave of absence in accordance with the Americans with Disabilities Act (ADA) must then be medically cleared by their treating physician to return to their position or be terminated.
- An employee who fails to return to work by the expected return date will be considered to have resigned voluntarily.

Employees must return to work full-time for 14 consecutive days to re-establish leave eligibility and coverage under VyStar Credit Union's Disability Policies.



Disability Leave

The loss of income due to illness or disability can cause serious financial hardship for your family. VyStar Credit Union's disability insurance programs work together to replace a portion of your income when you're unable to work.

Summary of disability benefits

Employees are eligible for both Short-term and Long-term Disability benefits the 1st of the month following their 30th day of employment.

	Short-Term Disability	Core: Long-Term Disability	Buy-Up: Long-Term Disability
Who pays	VyStar	VyStar	Employee: <i>bi-weekly cost is \$0.15 per 100 of your covered earnings and calculated in Workday</i>
Benefit provided	Up to 60% of your base weekly pay	Up to 60% of your base monthly pay	Up to 60% of your base monthly pay
Maximum benefit payable	\$2,500 per week	\$5,000 per month	\$10,000 per month (for a total of \$15,000 combined with Basic LTD)
Maximum benefit duration	11 weeks	Until you're no longer considered disabled, or you reach normal retirement age, whichever comes first	Until you're no longer considered disabled, or you reach normal retirement age, whichever comes first
Waiting period	14 calendar days	90 days (or when STD benefit ends)	90 days (or when STD benefit ends)

Military/FEMA Reserves Leave

Military/FEMA Reserves Leave provides 15 days (120 hours) in a calendar year for Military/FEMA Reserves duty and training purposes.

Who is eligible?

Any VyStar Credit Union employee who is a member of the National Guard, FEMA Reserves, Military active or Military Reserve Unit

Key features

- Employees on Military/FEMA Reserves Leave will be paid for the time spent on duty or in training that corresponds with their normal workweek
- Employees on Military Duty Leave will not be required to use PTO leave to cover their absence from work
- Employees who are on leave for Military active-duty* or FEMA Reserve** duty has re-employment and benefits rights under certain conditions as defined by existing law and regulation

*Active-Duty is defined by the service members orders. Leave may be extended if Service Member is recovering from a serious illness or injury sustained in the line of duty while on active duty.

**FEMA Reserve duty includes training.

Please see the VyStar Credit Union Leave Policy for additional details. In any case where this guide and the VyStar Credit Union Leave Policy differ, the policy will overrule this document.

How does my Military Duty Leave work in conjunction with Military FML leave under the national defense act?

Paid Military Duty Leave will run concurrently with unpaid Military FMLA leave.





VyStar partners with UNUM to manage medical & extended leave of absence. UNUM has multiple ways to file for leave.

How do I request a Leave of Absence?

<https://portal.unum.com> or (866) 868-6737

- **Live Chat:** Connect with a leave expert that can provide fast and easy on-screen guidance
- **Schedule a Callback:** Let UNUM call you by scheduling a date and time that works with your schedule.

Looking for an App?

There is no app to download. UNUM's Total Leave portal has an adaptive design, which will tailor the layout to your mobile device.

Preparing for Leave

Prior to going out on any extended leave, vacation or medical related, the following steps should be taken to ensure a smooth transition for you and your manager.

- **Create Awareness:**
 - Notify your manager as far in advance as possible.
- **Auto Replies:**
 - Set your Automatic Replies (Out of Office) on Outlook to advise that you are out of office for an extended period and include information for who to contact in your absence.
- **Workday Delegations for VyStar Managers:**
 - Assign a Workday Delegate to ensure all tasks route appropriately to your direct leadership for timely approval during your absence.
 - You can locate the **Workday Delegations** procedure on VyGuide for step-by-step instructions to manage delegations. You can also find the helpful Video Reference linked [here](#).

When do I open my Leave claim?

VyStar employees are required to submit a Leave of Absence request a minimum of 30 days in advance when the leave is expected to exceed three days.

Exceptions to this rule are made for unexpected events such as emergency surgery or illness.

In those situations, you must notify your manager and contact UNUM immediately, or within 48 hours.

Time Off Leave Types

The following leave types are not subject to the request and approval process through UNUM. They can easily be requested through Workday under Time Off.

Bereavement Leave

Up to **5 days** of paid leave (40 hours for Full-time Employees and 30 hours for Part-time Employees) to be used for absence due to a death in your immediate family as outlined in the Leave Policy on VyGuide. **Documentation required to show proof of relationship to the deceased.**

Domestic Violence Leave

Up to **3 days** of paid leave (24 hours for Full-time Employees and 18 hours for Part-time Employees) within a 12-month period if you or a family or household member is a victim of domestic violence as defined by the regulations in your state of residence.

Domestic violence leave requests must be handled directly with the HR Benefits Team.

Court Leave (Jury Duty)

Court Leave is offered because of a summons to court in a non-official capacity as a witness on behalf of VyStar, the United States, state or local government.

You will be paid for the time spend on a jury or in court that corresponds to their normal work week. **Documentation required.**

Please see the VyStar Credit Union Leave Policy for additional details. In any case where this guide and the VyStar Credit Union Leave Policy differ, the policy will overrule this document.

Administrative Leave

Up to **2 hours** of paid leave to be used to register to vote in elections if such registration or voting cannot be done outside of the employee's normal working hours or to donate blood. Subject to approval.

Pay it Forward

Up to **1 day** of paid leave (8 hours for Full-time Employees and 6 hours for Part-time Employees) per year to provide volunteer services to the VyStar community.

Celebrate You Day

Up to **1 full day** of paid leave (8 hours for Full-time Employees and 6 hours for Part-time Employees) to be used to celebrate your birthday. This leave must be taken 15 days prior to your birthday, on your birthday, or 15 days after your birthday.

Health Day

Up to **1 day** of paid leave (8 hours for Full-time Employees and 6 hours for Part-time Employees) per year for annual medical **preventive care**. This leave is not eligible to be carried into a new year.

ELIGIBILITY

Employees are eligible for Celebrate You Day and Health Day after 1 year of service

All others leaves types on this page are available upon hire for qualifying reasons.

Benefit Changes & Return to Work

Mid Year Changes / QLE / SEP

Outside of your initial enrollment opportunity, our annual Open Enrollment is the one time of the year employees can make changes to their pre-tax benefit elections unless they experience a Qualifying Life Event (QLE)/Special Enrollment Period (SEP) such as:

- ✓ *Marriage*
- ✓ *Birth of a Child*
- ✓ *Divorce*
- ✓ *Loss of Other Coverage*
- ✓ *Death of dependent*
- ✓ *And more...*

Eligible mid-Year benefit election changes must be made within 30 days of the qualifying event.

Effective date of change

Coverage and applicable payroll deduction changes will be made prospective only; effective the first of the month following the event date and the date you are submitting the request.

The only exception is Birth/Adoption, which will be retro effective back to the date of birth/adoption or date of placement for adoption.

Example: Marriage 5/5. Change request with supporting documents provided to HR 6/2 (within 30-day window), coverage effective 7/1.

Benefit Coverage End & LOA Duration

Benefit Plan(s)	Coverage will End	Re-Enrollment Option
Medical/Dental/Vision	Continues as long as you remain actively employed and continue to pay your share of premiums.	1 st of the month following return to work
Basic Life, Basic AD&D, Short-term Disability & CORE Long-Term Disability	120 days after absence begins during which you are actively employed **does not impact any currently active disability claim payments**	Immediately upon return to work
BUY-UP Long-Term Disability & Supplemental Life	120 days after absence begins during which you are actively employed and continue to pay your share of premiums.	Next Open Enrollment; Supp Life subject to EOI approval
Accident/Critical Illness/Hospital Indemnity	120 days after absence begins during which you are actively employed, continue to pay your share of premiums.	Next Open Enrollment
Pre-Paid Legal	Continues as long as you remain actively employed and continue to pay your share of premiums.	Next Open Enrollment
HSA/FSA	Pre-tax Contributions end when absence begins	1st of the month following return to work

You must provide notice at least 48 business hours before you return to work. This advance notice must be sent to BenefitsAdmin@vystarcu.org and UNUM so that your VyStar network and systems access can be restored timely. If returning on a Monday, you must provide notice the Friday prior. **If you were out on leave due to your own serious health condition, a return-to-work clearance from your treating physician is required prior to return; if the doctors clearance indicates any limitations or exclusions, it will be reviewed as an accommodation under ADA.**



This guide is intended to describe the eligibility requirements, enrollment procedures, plan highlights, and coverage effective dates for Leave of Absence offered by VyStar Credit Union. It is not a legal plan document and does not imply a guarantee of employment or continuation of benefits. While this guide is a tool to answer many of your questions, full details are contained in company policy, which govern each Leave type.

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