EMPLOYEE LEAVE OF ABSENCE FREQUENTLY ASKED QUESTIONS

1. **How do I get paid during the short-term disability waiting period?**
   You can use your available time-off to satisfy the 7-day short-term disability waiting period. If you do not specify the type of time, the time will be deducted in the following order:
   Vacation Rollover → Floating Holiday → Sick Leave → Vacation Time

   If approved, short-term disability payments will begin on the 8th day (from New York Life).

2. **Will I get paid for company-recognized holidays while I am on leave of absence?**
   No. Holidays are only paid when an employee is in active status.

3. **I am having a baby or adopting a child. How do I add them to my insurance?**
   Birth or adoption is a qualified family status change, allowing you to update your benefits. You have 31 days from the date of birth/adoption to add your child to your insurance coverage(s). Coverage will be retroactive to the date of birth/adoption.

   To submit a family status change:
   1. Visit **ybr.com/ryman** or call 888-438-9271.
   2. Select "***Change your Coverage***" from the top of the page.
   3. Click "***Having or adopting a child***" (*cannot submit future-dated events*).
   4. Add dependents* and update coverage as needed.

   **When adding eligible dependents to coverage, you will be required to upload verification documents (ex. marriage license, birth certificate, etc.) through the Alight portal to confirm eligibility.*

4. **How do I pay my insurance premiums while I am on leave of absence?**
   If you are enrolled in the company's benefits, you must pay your benefit premiums to maintain healthcare coverage during your leave. If you are using paid time off (vacation, sick leave, parental leave, etc.), benefit premiums will be deducted from your paycheck as usual. If you are being paid through short-term disability or using unpaid time, you will pay benefit premiums directly to Alight ("YBR").

5. **What if I can return to work before my anticipated return to work date?**
   New York Life's ***Fitness for Duty Certification Form*** is required if you are returning to work after a leave longer than 5 consecutive days due to your own illness or serious health condition. The form must be completed by a physician and submitted to your manager or Human Resources before returning to work. You must notify New York Life and your manager when you return to work to ensure you may clock in and get paid correctly.

6. **What happens when my short-term disability claims ends?**
   You are expected to return to work. If you are not medically able to return:
   - You may request reasonable accommodation.
   - If you are unable to return even with accommodation, you may apply for Long-Term Disability (LTD) benefits.
   - If approved for LTD, your employment may end on the last day of the month, in which the LTD benefits are approved.

   If you can return in a modified capacity, you may submit an accommodation request and still qualify for LTD.

7. **Can I work remotely during leave?**
   You are not permitted to perform work while on medical or disability-related leave unless specifically approved as part of a return-to-work or accommodation plan.