SCHOOL DISTRICT OF INDIAN RIVER COUNTY

EMPLOYEE BENEFITS LEAVE TOOLKIT

EMPLOYEE BENEFITS DEPARTMENT

5249 41ST STREET

VERO BEACH, FLORIDA 32967

TELEPHONE: (772) 564-3011

FAX: (772) 564-3160

sdircbenefits@indianriverschools.org

AMY YEITTER, EMPLOYEE BENEFITS SPECIALIST

TELEPHONE: (772) 564-3175 E-MAIL: sdircbenefits@indianriverschools.org

JOAN MARTIN, EMPLOYEE BENEFITS ADMINISTRATIVE ASSISTANT

TELEPHONE: (772) 564-3011 E-MAIL: sdircbenefits@indianriverschools.org

SECTION I: APPLYING FOR FMLA/OTHER DISTRICT LEAVES

To apply for FMLA or any other extended leaves, you need to contact the Human Resources Department. The Human Resources Department will determine if you qualify for FMLA or an extended leave. Your District contact for FMLA/District approved leaves is Stacy Haas. Stacy Haas can be reached via e-mail at stacy.haas@indianriverschools.org or (772) 564-3001.

SECTION II: FMLA LEAVE – LEAVE WITH BENEFITS

The School District of Indian River County (District) will continue to pay the employer's contribution for your health insurance coverages for up to 12 weeks while you are on approved FMLA leave. However, you are responsible for paying the employee cost for any health insurance coverages that you have elected for yourself, and if applicable, your family.

These payments will continue to be payroll deducted until such time you go into an "unpaid leave status". At that time, you will be required to make premium payments directly to the District, each pay period that premiums are not able to be deducted from your payroll check.

Payment can be made by check or money order (cash payments are not accepted) to the address below. Please include your employee ID on the check. Failure to pay insurance premiums by the 30th of the month can result in cancellation of coverage.

Make payment to: School District of Indian River County (SDIRC)

Mailing Address: Employee Benefits Department

5249 41st Street, Vero Beach, Florida 32967

SECTION III: NON-FMLA LEAVE

If you go out on an approved, NON-FMLA leave, you will be responsible for paying 100% of your health insurance premiums. You will not be eligible to receive the board contribution.

SECTION IV: PARENTING LEAVE AND ADDING NEW DEPENDENTS

Newborns will be covered under your health if you have one of the District medical plans, for the first 30 days from birth at no charge. YOU MUST, however, contact the Employee Benefits Department within the initial 30 days for the coverage to be added to your benefits. If you wish to enroll the newborn and other eligible dependents to your health insurance, please read below:

If you **do not** have family coverage, you may enroll the newborn, as well as other eligible dependents, within 30 days of the birth. If you do not complete the enrollment for the newborn/other dependents

within 30 days from the date of birth, you will not be able to add them until the next Open Enrollment period. NOTE: You will be required to pay the Employee + Family premium (see Benefits page 14 of the Benefits Guide) from the date the insurance coverage is added (back to the date of birth).

If you **_do_** have family coverage, be sure to complete the Qualifying Event within 30 days to add the newborn as a dependent. There is no increase in your family premiums when adding the newborn to your existing <u>family</u> coverage.

<mark>Please see page 10 of the Employee Benefits Guide for instructions on processing a qualifying event and adding dependents to coverage. A copy of the birth certificate will be required.</mark>

SECTION V: VOLUNTARY BENEFITS WHILE ON LEAVE

<u>STANDARD Disability Insurance (If applicable):</u> If you have a Short-Term or Long-Term disability policy through Standard and wish to file a claim, go to their website, www.standard.com.

<u>METLIFE Supplemental Insurance (If applicable):</u> If you have an accident, cancer or critical illness policy through MetLife, and wish to file a claim, go to their website directly, www.metlife.com.

SECTION VI: UNPAID LEAVE AND PAYROLL

Both FMLA and Non-FMLA leaves of absence are considered paid leaves until you exhaust all available sick and/or vacation time. Therefore, when you exhaust all of your available paid time and go out on leave, you will be placed into an unpaid status. The timing of the last paid day will impact the amount of your final check.

You should contact the Payroll Department at the time you apply for either a FMLA or Non-FMLA leave of absence with the Human Resources Department to receive an estimate of the impact to your paycheck.

Contact Payroll Department via e-mail: kathleen.ritch@indianriverschools.org, or by phone: (772) 664-3068

SECTION VII: WORKER'S COMPENSATION

If you are on Worker's Compensation (W/C) leave and not receiving your normal District payroll, you will be responsible for paying your cost of any health insurance coverage(s) you have elected for yourself and, if applicable, your family. Contact the Benefits department with any questions.

SECTION VIII: RETURN TO WORK BEFORE LEAVE ENDS

If you are on a FMLA leave and return to work before your 12-week FMLA expires or if you are on a Worker's Compensation leave and return to work, your benefits will continue, and payroll deductions will automatically start again when you receive your regular paycheck.

The information below is to help answer questions about your employee benefits while on a leave of absence. Please feel free to contact the Employee Benefits Department with any other questions you have about your benefits. Questions regarding your leave of absence should be directed to the Human Resources department. Questions regarding your pay should be directed to the payroll department.

FMLA or Approved Leave of Absence Frequently Asked Questions and Answers

1. ***WHAT HAPPENS TO MY BENEFITS WHEN I GO OUT ON LEAVE?*** If you are on an approved FMLA leave, the District will continue your benefits and pay the board contribution. However, you will be required to submit payment for your share of the health insurance premiums. If you are on non-FMLA leave, you will be responsible for paying 100% of the cost of the health insurance along with your cost of any other benefits in which you are enrolled. You will no longer receive the Board contribution to the health insurance. If you are approved for a year long leave of absence, you will not be eligible to continue benefits through the District and will need to re-enroll upon return.

2. ***HOW DO I KNOW HOW MUCH I WILL OWE AND WHERE DO I SEND THE PAYMENTS?*** When you reach an unpaid status and benefit premiums can no longer be payroll deducted, the Employee Benefits department will mail an invoice informing you of your payment requirements. Please be sure that the address on file for you is correct. Premiums are due by the end of each month and benefits will be cancelled for non-payment.

3. ***CAN I ADD MY NEWBORN TO MY HEALTH COVERAGE?*** Yes, your newborn may be enrolled in your plan within 30 days from the birth date by going online to the Benefits website, www.sdirc-benefits.com to submit a qualifying event. Please refer to page 10 of the Benefits Guide for directions. You will be required to upload a copy of the birth certificate.

4. ***CAN I ADD OTHER FAMILY MEMBERS TO MY COVERAGE AT THE SAME TIME I ADD MY NEWBORN?*** Yes, you can add your spouse or other dependent children at the time you add your newborn.

5. ***WHAT HAPPENS TO MY BENEFITS IF I DO NOT RETURN FROM LEAVE AFTER FMLA EXPIRES?*** If you are on leave beyond the FMLA period, you will stop receiving the board contribution towards your health coverage and will be responsible for paying the total health premium, along with your other benefit premiums. CEA employees can remain on leave for up to 1 year, for their own medical reasons, and continue to receive the board contribution toward the their health.

6. ***HOW DO I FILE A CLAIM IF I HAVE SHORT TERM DISABILITY?*** Short term disability claims can be filed by going to the www.standard.com website and submitting the required claim documentation.