



FAMILY MEDICAL LEAVE
For Employees of Indiana State Government

FML & Short & Long Term Disability

October 2015



What's the Difference?

Short/Long Term Disability Plan

- Partially-paid leave
- Can be used only for own condition
- Available to full-time EEs after 6 consecutive months of active employment
- Application faxed to third party administrator – JWF Specialty Co., Inc.; notices sent by snail mail

Family-Medical Leave

- Unpaid leave
- Can be used for own condition or care of certain family members
- Available to EEs after 12 months of employment & 1250 hours of work performed
- Application entered into PeopleSoft – Self Service; all notices sent by email



What's the Same?

Both S/LTD and FML

- Can be used when an eligible employee is incapacitated by a medical condition from performing the duties of his/her job for a continuous period longer than 30 consecutive calendar days.
- Provide job protection and continuation of health care coverage during a leave of absence.
- Are charged to the same absence if employee qualifies for both benefits.



Who qualifies for S/LTD?



State employees who have been employed on a permanent full-time basis for a continuous period of not less than six (6) consecutive months (without a break in service or unpaid leave of absence) and have a documented inability to perform the essential functions of their job are eligible for STD and two years of LTD benefits.



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Disability – Elimination Period

The State's Short Term and Long Term Disability (S/LTD) plan requires that employees be unable to perform their job duties for a certain time frame prior to becoming eligible for benefits. This time frame is referred to as the elimination period. The elimination period for the Disability Plan is thirty (30) consecutive calendar days of incapacity. Assuming FML eligibility requirements are met, FML runs concurrently with this elimination period.



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Short Term Disability (STD)

- Paid leave effective beginning the thirty first (31st) day off work. That is, after the elimination period.
- STD lasts up to six (6) months from the date the employee becomes disabled for a maximum of 5 months of payments.
- The basic STD benefit is sixty percent (60%) of the base biweekly gross wage, before taxes and insurance.
- Remember there is a thirty (30) day elimination period in which you can use accrued leave to ensure you stay in-pay status.
- Assuming FML eligibility requirements are met, FML runs concurrently with the disability elimination and benefit periods until employee returns to work or exhausts the 12-week FML entitlement.



Long Term Disability (LTD)

- If an employee is continuously disabled six (6) months after the disability began, he or she may be eligible for Long-Term Disability.
- No reapplication is needed, but updated medical information may be required.
- For the first two years of LTD, the basic benefit is fifty percent (50%) of the base biweekly gross salary and forty percent (40%) during the third and fourth years, if applicable.
- This is the gross benefit amount, before taxes and insurance.
- Assuming FML eligibility requirements are met, FML runs concurrently with any disability benefit period until employee returns to work or exhausts the 12-week FML entitlement.



Who qualifies for FML?



State employees who have been employed 12 months in an executive branch job under the authority of the Governor and have worked at least 1250 hours in the 12-month period just before the need for leave, and who have not already exhausted the 12-week FML entitlement for the current fiscal year.



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Family-Medical Leave (FML)

These medical conditions qualify for FML:

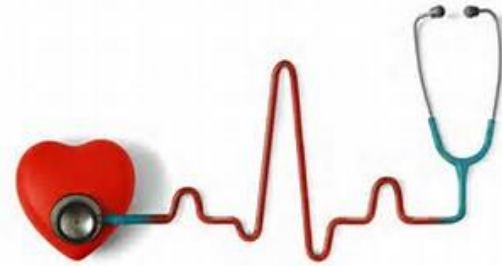
- In-patient Hospitalization
- Pregnancy/Childbirth
- Incapacity + Continuing Treatment
- Chronic or Long-term Conditions



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S/LTD & FML



How does Family Medical Leave (FML) coincide with the Disability Plan?

- All absences that qualify for the S/LTD plan will qualify for FML, but not all absences that qualify for FML will qualify for S/LTD.
- If an absence due to the employee's own medical condition lasts more than 30 consecutive calendar days, employees who meet the eligibility criteria for both S/LTD and FML must apply for both programs.
- FML will be exhausted after 12 weeks in a single fiscal year; however, an absence that also qualifies for S/LTD benefits can continue under that plan so long as the employee continues to qualify for and comply with the requirements of the disability plan.



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Have a Question?

Call the SPD FMLA Line



317-234-7955

or toll free

1-855-SPD-INHR

(1-855-773-4647)



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