



SCHOOL DISTRICT OF INDIAN RIVER COUNTY

EMPLOYEE BENEFITS LEAVE TOOLKIT

EMPLOYEE BENEFITS DEPARTMENT

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EMPLOYEE BENEFITS INFORMATION

The Leave of Absence that you have been approved for may have an impact on your benefits.

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 Adalia Medina-Graham. Adalia can be reached via email at Adalia.Medina-Graham@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 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 your health insurance remains unpaid by the District.

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 will result in cancellation of coverage.**

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

Mailing Address: Employee Benefits Department

6500 57th Street, Vero Beach, FL 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 premium. You will no longer receive the board portion.

SECTION IV

PARENTING LEAVE & ADDING NEW DEPENDENTS

Newborns will be covered under your medical plan if you have any of the District medical plans for the first 30 days from birth at no charge. YOU MUST contact the Employee Benefits Department within the initial 30 days for this coverage to be added to your health insurance deductions. 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 unless you have another qualifying event. NOTE: You will be required to pay the Employee + Family premium (see Benefits Rate Sheet) from the date the insurance coverage is added (back to the date of birth).

If you already have family coverage, be sure to complete the Qualifying Event Form within 30 days to add the newborn as a new dependent. There is no increase in your family premium when adding the newborn to your existing family coverage.

A copy of the birth certificate and any other dependent documentation will be required, along with a Qualifying Event change form.

SECTION V

VOLUNTARY BENEFITS WHILE ON LEAVE

UNUM Disability Insurance (if applicable) If you have a disability policy through UNUM and wish to file a claim, go to their website, www.unum.com to download a claim form and submit directly to the company.

AFLAC Supplemental Insurance (if applicable) If you have an AFLAC policy, you may have claims that you can submit relating to your illness or pregnancy. To file a claim, go to their website, www.aflac.com or www.aflacgroup.com.

SECTION VI

UNPAID LEAVE AND PAYROLL

Both FMLA and Non-FMLA leaves of absence are considered paid leave 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 and payment date of your final paycheck.

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 the Payroll Department via email at Kathleen.Ritch@indianriverschools.org or by phone at (772) 564-3068.

SECTION VII

WORKER'S COMPENSATION

If you are on Worker's Compensation (W/C) Leave receive District paid benefits up to six months. However, you are still responsible for paying your cost for any health insurance coverage(s) you have elected for yourself and, if applicable, your family.

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 Workers Compensation leave and return to work before your 6 months expires, your benefits will continue and payroll deductions will automatically start again when you receive your regular paychecks.

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 may 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 Payroll.

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 approved FMLA leave, the District will continue your benefits and pay the District cost of benefits. 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 you have elected. You will no longer receive the Board contribution to the health insurance.
- 2. How do I know how much I will owe and where do I send the payments?** When you reach an unpaid leave status and benefit premiums can no longer be payroll deducted, the Employee Benefits Department will mail you a personalized leave worksheet or letter informing you of your health insurance coverages(s) and payment requirements.
- 3. Can I add my newborn to my policy?** Yes, your newborn may be enrolled on your plan within 30 days from the birth by going online to the District Employee Benefits website to download a Qualifying Event change form and submitting to the Employee Benefits Department along with your supporting documentation, a copy of the birth certificate.
- 4. Can I add other family members to my policy 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 don't come back from leave after my FMLA expires?** If you are on leave beyond the FMLA period, you will stop receiving the board contribution towards the District health insurance and will be responsible for paying the total premium, whether through payroll deductions or direct payment.
- 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.unum.com website and submitting the required claim documentation.