

Medical Leave Overview

TFTO-eligible

When you encounter a medical issue that requires you to be away from work for an extended period, you may be eligible for a combination of the below. It is important to understand that how your leave is administered is different than how you are paid on leave. See below to learn more.

How your leave is administered

	Family Medical Leave/FMLA	OR	Company Medical Leave
Coverage	May provide eligible team members unpaid, job-protected leave for specified medical and family reasons.		May provide eligible team members that are not FMLA-eligible unpaid time off for their own medical reasons.
Eligibility	<ul style="list-style-type: none"> Employed for at least 12 months Worked at least 1,250 hours during the 12 months prior to the start of the leave 		<ul style="list-style-type: none"> No waiting period—eligible upon hire Full or part-time team members Not eligible for FMLA
Length	Up to 12 weeks		Up to 180 days

How you are paid

	Short-term Leave/STL	AND/OR	Tracking-free time Off (TFTO)
Coverage	Provides income replacement or up to 180 days if you suffer a non-work-related injury, illness or pregnancy that prevents you from working.		Supplements your STL or, if not enrolled in STL or your time off is not STL-eligible, would be applied to your leave until it is exhausted.
Eligibility	<p>You must be enrolled in STL to receive benefits/pay via STL or parental leave.</p> <p>If you have not elected STL, you may still be eligible for a leave of absence—available time off would be used and exhausted for the duration of your leave, then your leave would be unpaid. Note: If you enroll in STL outside your initial eligibility, a preexisting condition provision¹ may apply.</p>		<ul style="list-style-type: none"> Certain eligible full and part-time team members See policy for complete eligibility and exclusions.

¹Pre-existing condition provision: If you've been diagnosed, treated or received medical advice for a condition within three months of your effective date on the plan, that condition will be excluded for a period of 12 months. If you are currently enrolled in the plan or are a new hire or newly benefit eligible, you are not subject to the provision.

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How it works

Week of leave ¹											
1	2	3	4	5	6	7	8	9	10	11	12
Elimination Period 100% Sick ²	Short-term Leave 60% STL / 40% Sick ² = 100% Paid										
Weeks 13-26 ¹											
Short-term Leave 60% STL / 40% Sick ² = 100% Paid											

¹ The total number of weeks will vary depending on the certification provided by your healthcare provider and approval by the Absence Center.

² STL benefits begin after a seven (7) consecutive calendar day elimination period is met, which begins on the date you become disabled. Sick time, which is covered under TFTO will be applied to your elimination period and will also be used to supplement your STL to bring you to 100% pay replacement.

Note: While on paid leave, benefit premiums continue to be deducted from your paycheck. If you transition to an unpaid leave, benefit premiums will be billed directly to you from our third-party vendor, Optum. Please pay promptly to avoid termination of insurance coverage.

Who to contact: Absence Center

To report a new claim, to view an existing claim or for questions about leaves of absence:

Access via
[mySedgwick.com/BSWH](https://mysedgwick.com/BSWH)

Access via [PeoplePlace > Absence Center \(Leaves\)](#)

Call (844) 511-5762