

Leave When Welcoming a Child

For birthing and non-birthing parents



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Applicable Leave Types for Parents



Birthing

- **FMLA**
Provides job protection
- **Short-term disability**
Childbirth is a qualifying medical event
- **Parental Leave**
Available for bonding after short-term disability



Non-Birthing

- **FMLA**
Provides job protection
- **Parental Leave**
Available for bonding



Foster/Adoption

- **FMLA**
Provides job protection
- **Parental Leave**
Available for bonding



Parental Leave

For birthing and non-birthing parents welcoming a child into their home

Parental Leave Overview

Income Replacement

Provides 100% income replacement

- Employees receive 100% of their base rate of pay
- Runs concurrently with FMLA which provides job protection
- Must be an employee at time of birth, foster or adoption to qualify

Up to 4 Weeks*

Income replacement for up to 160 hours in a rolling 12-month period

- Available for continuous time off and reduced work schedules
- Minimum use of seven (7) calendar days at a time
- Must use within 12 months of qualifying event

Bonding with Child

Available for bonding with a new child

- For birthing and non-birthing employees
- Can be used for the birth, foster and adoption
- Can be used following caregiver leave or short-term disability

**Hours are prorated for employees working less than 100% FTE.*



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Short-Term Disability

Paid time off when you are unable to work due to a qualified medical condition

In the event of a difference between this presentation and the short-term disability plan document or [summary plan description](#), the plan document prevails. In the event of a difference between this presentation and the leave policies, the policies will prevail.

Short-Term Disability Overview

Income Replacement

Provides income replacement during a qualified medical event

- Application and medical documentation required
- Runs concurrently with FMLA which provides job protection

Up to 20 Weeks*

Available up to 800 hours* in a rolling 12-month period

- Used for continuous time off or reduced work schedules with a minimum of one-day increments

Elimination Period

Accessible after a 7 consecutive calendar day elimination period

- Must use available leave accruals to cover elimination period

Automatic Base Coverage

Automatically enrolled in the base plan at no cost to the employee

- Option to purchase additional coverage through the buy-up plan

**Hours are prorated for employees working less than 100% FTE*

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Elimination Period

- 7 calendar days between when a qualifying medical event occurs and when short-term disability benefits begin
- Required for each qualifying medical event for which short-term disability benefits are requested
- Employees must use available leave to cover elimination period
 - *Unless otherwise requested, the standard order for leave type use is banked sick, PTO, vacation*

Example: Employee is approved for four weeks of short-term disability

- Week 1: Elimination period
- Weeks 2 – 4: Short-term disability benefits

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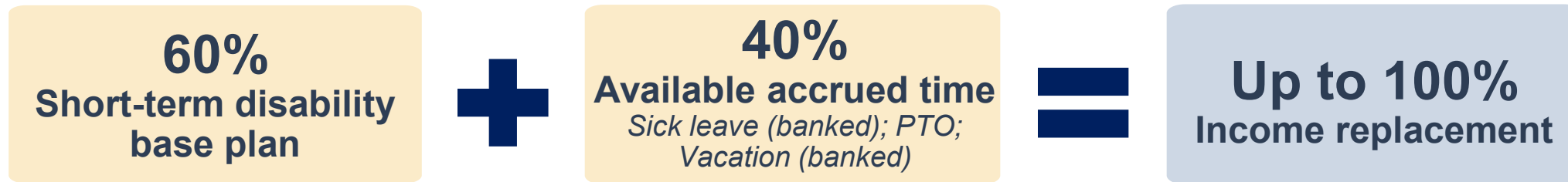
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Short-Term Disability Base Plan

- Automatically enrolled
- Premiums fully paid by the university (no cost to employee)
- 60% income replacement of base rate of pay
- Must utilize available leave to cover elimination period*
- May utilize available leave to cover remaining 40% of income*



**Unless otherwise requested, the standard order for leave type use is banked sick, PTO, vacation*

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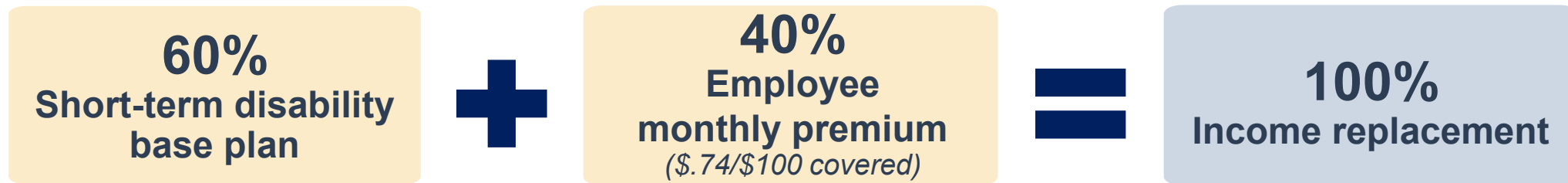
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Short-Term Disability Buy-Up Plan

- Can only elect during enrollment period (e.g. annual enrollment, or first-time enrollment)
- Premiums paid by employee for 40% income replacement not covered by the base plan
- 100% income replacement of base rate of pay with no income cap
- Must use available leave to cover elimination period*



**Unless otherwise requested, the standard order for leave type use is banked sick, PTO, vacation*

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Short-Term Disability Buy-Up Plan Premiums

- Monthly premiums are based on base rate of pay
 - Premiums for 2024 are \$0.74/per \$100 of eligible earnings
 - \$30,000 annual salary = \$18.50 monthly premium
 - \$60,000 annual salary = \$37 monthly premium
 - \$120,000 annual salary = \$74 monthly premium
- Employees can preview their premium in myHR during annual enrollment

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Short-Term Disability Statement of Health Requirements

- Statement of health **is required** when enrolling during the annual enrollment period.
- The Statement of Health form is only available online for a limited period after your application for coverage
- To access your form, login to myHR, click on the “myBenefits” tile, select “Statement of Health Form (MetLife)” and click the “Statement of Health” link.

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Qualifying Leave Processes

Planning, application and approvals when requesting qualified leave

Qualifying Events

- Each type of qualifying leave has its own set of criteria called a “qualifying event” that an employee must meet to be able to use that leave benefit
- A serious health condition is defined as an illness, injury, impairment, or physical or mental condition that involves inpatient care in a hospital or other medical facility; any period of incapacity due to pregnancy or for prenatal care; or other serious health condition as defined in policy [HR-407 FMLA](#) Paragraph C ([CRR 340.010](#) Paragraph C)
- Examples of qualifying events:

Short-Term Disability

- Childbirth (birthing parent)
- Hospital stay
- Serious illness

Parental Leave

- Childbirth
- Adoption
- Foster

Caregiver Leave

- Parent’s hospital stay
- Spouse’s serious illness



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Qualifying Leaves and FMLA

- **Family and Medical Leave Act (FMLA)** provides job protection
 - FMLA is a federal law that provides employees the right to take a leave of absence for family, medical reasons, and leave for military families while maintaining job protection
 - Eligible employees receive up to 12 workweeks of job-protected leave
 - Employees must be employed with the university for at least 12 months and work at least 1250 hours in the preceding 12 months
 - FMLA runs concurrently with qualifying leaves
- **Qualifying leaves** provide income replacement during a leave of absence for a qualifying medical event

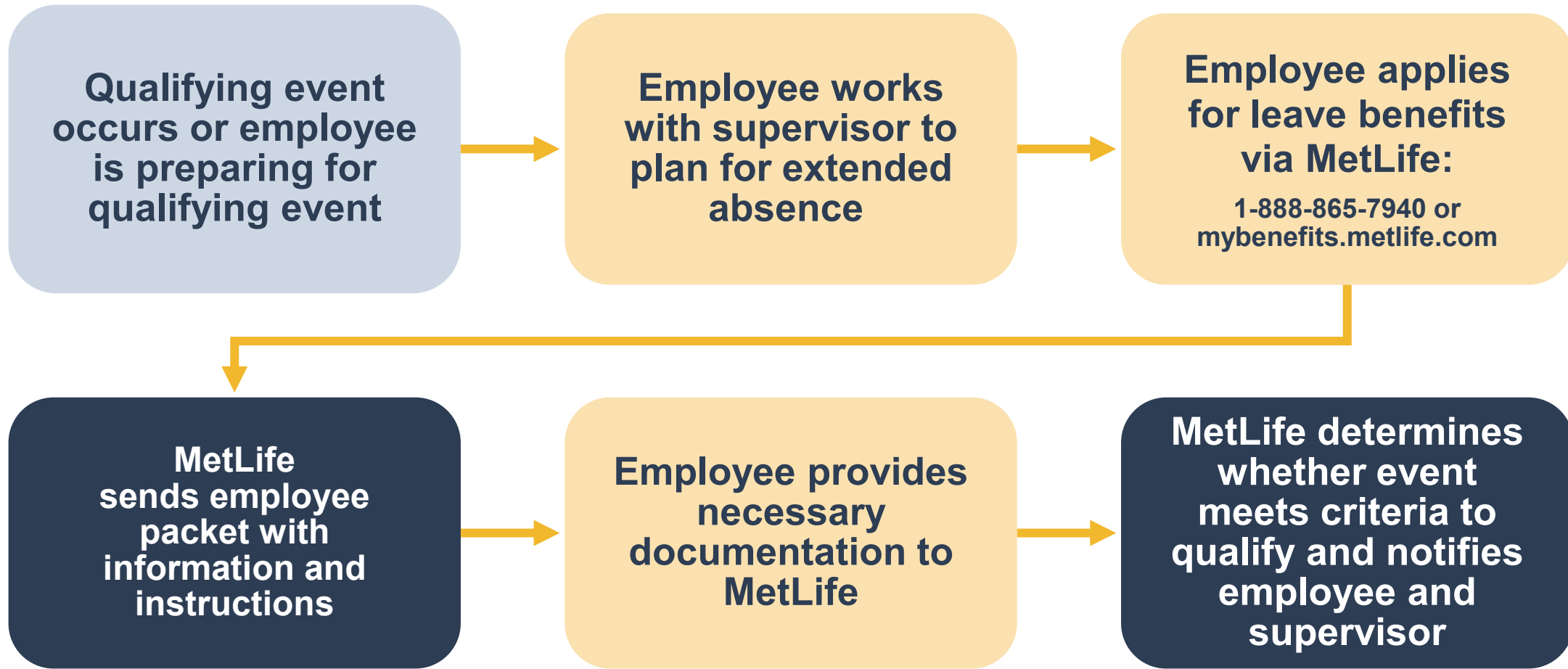


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Application Process



Recording Time While on a Qualifying Leave

- *While on continuous leave:* The Leave Administration Team will enter your approved time off in your timesheet.
- *While on intermittent leave:* Report time away from work to MetLife (via phone or myBenefits portal), as well as your normal call-in procedure. The Leave Administration Team will enter the approved intermittent time in your timesheet.



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Receiving Pay While on a Qualifying Leave

- Employees receive pay following their standard payroll schedule and usual deductions
- **If you need to begin leave before your claim is approved**, use your available PTO and/or banked vacation time when completing your timesheet. The Leave Administration Team will adjust the timesheet once your leave claim is approved.



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Calculating Income Replacement

- Income replacement is calculated based on the employee's base rate of pay known as the Annual Base Benefit Rate (ABBR)
- Includes your total income before taxes, but excludes:
 - Car, housing, or moving allowances
 - Employer contributions to a qualified deferred compensation plan
 - (e.g., for retirement, such as the DC Plan or DC component of the Hybrid Plan)
 - Incentives
 - Overtime pay or shift differential
 - Pre-tax contributions to:
 - A qualified deferred compensation plan
 - Section 125 (cafeteria) plan
 - Flexible Spending Account (FSA)
 - Income received from part-time non-benefit eligible university employment
 - Any other extra compensation received from sources other than the university



Rolling Measurement Period

- Qualifying leaves follow a rolling measurement period over 12 months to determine the amount of time available to use
- The 12 months are measured backward from the date an employee uses that type of qualifying leave
- If an employee has multiple claims within twelve months, any remaining balance not used during the immediately preceding 12 months is available to use



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Qualifying Leave Scenarios

Examples of how qualifying leave can be used during different scenarios

Scenario: Employee gives birth to a child; *takes leave for 12 weeks*

Short-Term Disability

- **Week 1:** Elimination period - must use available leave to cover elimination period
- **Weeks 2 – 6:** Short-term disability benefits (Base Plan or Buy-Up Plan)
 - Employee released by health care provider after 6 weeks, ending short-term disability benefits

Parental Leave

- **Weeks 7 – 10:** 4 weeks of 100% income replacement (max benefit)

PTO or Banked Vacation

- **Weeks 11 – 12:** After parental leave, employee may use PTO or banked vacation
- If PTO and banked vacation is exhausted, employee may use any available banked sick leave

Family and Medical Leave Act (FMLA)

- FMLA is job protection; if eligible and approved, this leave will run concurrent with FMLA



Scenario: Employee welcomes a new foster child; *takes leave for 4 weeks*

Parental Leave

- **Weeks 1 – 4:** 100% income replacement

Family and Medical Leave Act (FMLA)

- FMLA is job protection; if eligible and approved, this leave will run concurrent with FMLA



Online Resources to Learn More



Overview
Leave Program

umurl.us/ModernizeLeave
Resources available



Plan information and documents
Short-Term Disability

umurl.us/STD



More on different leave types
Info About Leave

umurl.us/Leave



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We Are Here to Help



UM HR Service Center

(573) 882-2146 or (800) 488-5288

HRServiceCenter@umsystem.edu

umurl.us/HRSC



Contact MetLife

mybenefits.metlife.com

1(888) 865-7940



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