

FREQUENTLY ASKED QUESTIONS

HEALTH INSURANCE, IOD, SHORT-TERM DISABILITY, PENSION AND TIME-IN-SERVICE ISSUES

1. What happens to my insurance coverage (health, dental, optical etc.) while I am on FMLA leave?

If your request for FMLA leave is approved, you will be retained on the health/dental/optical coverage that you selected and contributed to prior to leave, under the same conditions that applied prior to leave. Metro employees have three options for the payment of premiums while on FMLA leave:

1. You may pay all premiums in advance prior to taking FMLA leave.
2. You may pay all premiums as they come due on a monthly basis by making monthly payments direct to Metro. See your supervisor or HR Coordinator if you wish to use this option.
3. You may request Metro to pay your share of the premiums for medical, dental, and vision insurance while you are on FMLA leave and Metro will recover those payments from you after you return to work. When you do return to work, there will be double deductions from your paycheck until all premiums are repaid. Deductions from pay will be spread out over a longer period of time for you if your serious health condition causes you to apply for a disability pension.

If you fail to return to work after the expiration of FMLA leave, you will be required to reimburse Metro for payment of health insurance premiums during the leave, unless the reason you fail to return is the presence of a serious health condition which prevents you from performing your job or due to circumstances beyond your control.

2. What happens to my supplemental or dependent life insurance coverage?

If you miss thirty (30) days' work or three (3) or more paychecks from Metro, you must make full premium payments for supplemental and dependent life insurance directly to Metro within thirty (30) days of your last premium deduction if you want these benefits to continue. If payment is not

made, a lapse in coverage will occur and you will be subject to the evidence of insurability requirements of the insurance company.

3. What happens to my Short-Term and/or Long-Term Disability insurance coverage?

If you have been approved for Short-Term Disability (STD) by the insurance company, you do not have to pay the STD insurance premium. However, you must pay the Long-Term Disability (LTD) premium for your LTD insurance to remain in effect while you are on STD.

4. How will going out on a FMLA leave affect my Metro pension?

If an employee takes FMLA leave, any period of FMLA leave shall be treated as continued service for purposes of eligibility to participate and vesting of service.

5. If I am on FMLA leave in a leave without pay status for longer than twenty (20) days, how will my continuous service date be affected for purposes of accruing vacation time?

If an employee is in a LWOP status for longer than 20 days, their continuous service date will be adjusted based on any days over 20. The accrual rate is based on the continuous service date. The Civil Service Rules state in §§ 4.6 and 4.7, that an employee must be in a paid status the entire month in order to accrue for that month.

6. If I am on FMLA leave in a leave without pay status for longer than twenty (20) days, how will my continuous service date be affected for purposes of calculating longevity?

If you are in a LWOP status for longer than 20 days, your continuous service date will be adjusted by the number of days over 20. Your longevity amount is based on your continuous service date pursuant to the longevity Resolution (RS2001-642).

