

Frequently Asked Questions [Cont.]

Do I get my same job back when I return from leave?

Your same position is protected for up to 60 days of unpaid leave (may vary by union contract) or for as long as you are covered under FMLA, whichever is greater. After that, you would be eligible to return to another position in your classification, but not necessarily to your original position.

What is Short Term Disability Insurance?

Short Term Disability Insurance is designed to temporarily replace a portion of your income in the event you are unable to work due to a disability. Employees have the option to purchase Short Term Disability Insurance at their own cost through the County. Short Term Disability Insurance is available with a 30, 60, or 90 day elimination (waiting) period.

You must use paid sick leave, if available, during the elimination period. (Use of vacation is optional.) After the elimination period is completed, you must continue to exhaust paid sick leave, but you may bank up to 40 hours for future use.

After satisfying the elimination period, you are eligible to receive a non-taxable benefit equal to 60% of your gross pre-disability income for up to 26 weeks from the date of disability. (Note: disability payments will be offset by other sources of income.)

What is Long-Term Disability Insurance?

Ramsey County provides Basic Long Term Disability Insurance for each benefits-eligible employee, with a taxable benefit of 40% of your gross pre-disability income if you are disabled for more than six months. Employees may purchase coverage for an additional 20% of non-taxable income replacement.

When should I submit a claim for Short and Long Term Disability benefits?

You should submit a claim for Short Term Disability benefits as soon as you become disabled and anticipate that you will meet the elimination period of your policy.

You should submit a claim for Long Term Disability benefits at least one month prior to the end of your six-month elimination period.

Both paid and unpaid time count toward the elimination period.

If you are eligible, you should apply for disability benefits, even if you are receiving payments through Workers Compensation.

Although your disability insurance benefit will be offset by certain types of income you receive, including sick leave, vacation, or workers compensation pay, both plans pay a minimum monthly benefit of \$50 to employees who qualify.

Contact HR Benefits at 651/266-2733 for more information about disability insurance and how to submit a claim.

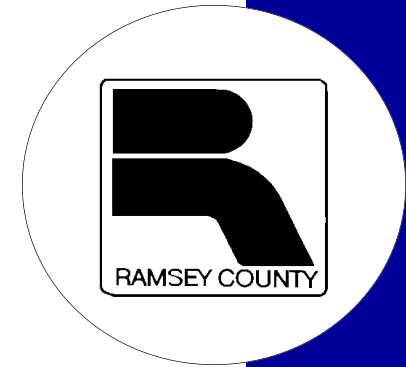
Where can I get more information on the disability insurance plans?

You can find more information on the disability plans in the Employee Benefit Plan Reference Guide and the Certificates and Summaries of Coverage. These documents are available on RamseyNet under Employee Resources/Benefit Information, or from your Department Benefit Representative.

Other Resources:

- ◇ Public Employees Retirement Assn. (PERA) 651-296-7460 www.mnpera.org
- ◇ Social Security Administration 800-772-1213 www.socialsecurity.gov

This guide provides a brief summary of Ramsey County policies and plans as they currently exist. They are subject to change.



Medical Leave of Absence Guide

This pamphlet provides basic information about medical leaves of absence, as well as where to get more information and assistance. You should refer to your relevant union contract and/or County Benefits Policies for additional information. This summary is based on Ramsey County policies and plans as they currently exist. They are subject to change.

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Eligibility

Medical leaves of absence for the employee's own illness may be paid or unpaid. Employees earn sick leave that can be used for qualifying paid leaves. Employees are eligible for an unpaid Medical Leave of Absence of up to two years after their paid sick leave is exhausted.

Procedures

- ◇ Inform your supervisor as soon as possible that you will need a paid or unpaid medical leave, even if you have enough paid time to cover your leave.
- ◇ Contact your Department Benefits Representative or HR Generalist to complete the necessary paperwork associated with your leave request.
- ◇ Contact your Department Benefits Representative about continuing your insurance coverage if you will be on an unpaid leave.
- ◇ If you qualify for FMLA, you will receive a Notice of Eligibility and Certification of Health Care Provider form. Your medical provider must complete and return the FMLA certification form. This information is available from your Department Benefits Representative or your HR Generalist.
- ◇ If you have elected Short Term Disability Insurance and expect to be out of work (paid or unpaid time) for longer than the elimination period, contact HR Benefits at 651-266-2733 to obtain a claim form for Short Term Disability Benefits.
- ◇ Ramsey County provides Long Term Disability Insurance for all benefits-eligible employees. If you anticipate being off work (paid or unpaid time) for longer than 6 months due to illness or injury, contact HR Benefits at 651-266-2733 to obtain a claim form.

- ◇ If you anticipate being off work for at least one year, contact the Public Employee Retirement Association (PERA) about eligibility for a PERA disability pension, and call Social Security concerning disability retirement benefits. You should also call HR Benefits at 651-266-2731 about eligibility for retiree insurance.
- ◇ Contact your Supervisor as soon as possible when you are able to return to work. You may need to provide a statement from your medical provider attesting to your fitness to return to work.
- ◇ Notify your Department Benefits Representative prior to or on the day you return to work to reactivate payroll and insurance.

Frequently Asked Questions [FAQ]

What is the Family Medical Leave Act?

The Family Medical Leave Act (FMLA) entitles employees to take up to 12 weeks (up to 26 weeks to care for a military service member injured while on active duty) of job-protected leave during a 12-month period for specified family and medical reasons. The FMLA leave will be unpaid unless the employee uses vacation, sick leave or floating holidays. Use of paid time must be in accordance with applicable Personnel Rules, Benefits Policies, and union contracts.

To qualify for FMLA, the employee must:

(1) have worked for Ramsey County for at least 12 months; and (2) worked at least 1250 hours during the 12-month period immediately preceding the request for the leave. Leave may be taken continuously or, in some instances, intermittently. While on FMLA leave, you are eligible to continue your health and dental insurance and receive the same County contribution towards the premium you would have received if you were working.

Ramsey County Benefits Policies, and some union contracts, also contain a provision providing FMLA-Equivalent leave to care for a person regularly residing in the household.

What happens to my insurance coverage while I'm on an unpaid leave?

Medical and Dental Insurance. For most unpaid leaves of absence, including Workers Compensation, the County contribution continues for the month in which you last have paid time and for the following month. You will still be responsible for your portion of the insurance premium.

If your leave qualifies as FMLA, the County contribution may continue for a longer period of time; the County will determine the maximum length of time you are entitled to a County contribution under both FMLA and County policies.)

Contact your Department Benefits Representative for more detailed information and to obtain an Unpaid Leave of Absence Insurance Coverage form.

After the County contribution ends, you are eligible to continue insurance at your own expense under state and federal continuation laws.

Disability Insurance. When determining whether to continue or lapse insurance coverage, you should continue your Short Term or Long Term Disability Insurance during the elimination period if you anticipate that you will be making a claim for benefits.

Life Insurance. If you became disabled prior to age 60 and your disability continues for at least nine months, you may also be eligible for a disability continuation benefit for life insurance if you have continued to pay the premium. Contact HR Benefits at 651-266-2733 for more information.