

# Maternity Disability Leave Guidelines – CA Employees Effective January 1, 2022

Congratulations on your soon to be new family member! Pregnancy disability leave is the most common type of leave and specific benefits do apply, that's why we've developed the following guide to help set your expectations as to what will happen during a "typical" maternity leave process and the timing involved. Your leave of absence will be unique to you, but this guide will provide information that applies to most maternity leaves of absence.

### Which employees are eligible?

- All employees working continuously with Premier Talent Partners for a minimum of 12 months.
- All employees in the state of CA who make \$130,000.00 or less annually need to apply for CA State Disability to replace your income. See below for more details.
- All other employees outside of CA and those in CA who
  make more than \$130,000.00 annually are encouraged to
  apply for short term disability and CA State Disability to
  replace your income.

#### **When Your Leave Begins**

Your leave will begin when it has been approved by HR or when your physician certifies that you are unable to work due to your pregnancy. Please report your need for a leave a minimum of 30 days before your expected Due Date. It is common to begin pregnancy leave up to 2 weeks prior to delivery (and sometimes 4 weeks); however, some employees do work until the actual due date.

Contact Sabrina with Newfront Insurance (sabrina.louie@newfront.com) prior with a doctor's certification.

You will normally be considered disabled for six weeks after the birth of your baby, regardless of the time you were out prior to delivery, and in some cases longer with certification from a doctor. You will receive disability benefits as shown below only while you are considered disabled.

For information on how to contact CA EDD to initiate the process with CA SDI, please visit: <a href="http://www.edd.ca.gov/">http://www.edd.ca.gov/</a> <a href="http://www.edd.ca.gov/">Disability/Options to File for DI Benefits.htm</a>

#### **Specifics for Pregnancy Leave**

After you are no longer considered disabled, your disability benefit payments will stop. At that point, you may receive an additional 6 weeks of paid time off from Premier, if you decide to take Bonding Leave with your child. Please see "What to Expect when on Bonding Leave" for more information.

#### **Healthcare Benefits While On Leave**

Your benefits will remain unchanged for up to 4 months and the normal employee portion of the benefits cost will apply. If your total leave time is more than 4 months, your benefits will be terminated and you will be offered COBRA. If you are currently enrolled in Premier benefits, you will be required to pre-pay your premium contribution for the time of your leave prior to last day worked.

If you want to add your new child to Premier Talent Partners benefits (medical / dental / vision / life) or make other changes to your benefits, please log-in to **UKG within 30 days of your baby's birth** 

Don't forget to take advantage of your Anthem Employer Assistance Program (EAP) benefits.

Call Anthem EAP: 855-223-9277 or AnthemEAP.com

#### How You're Paid While On a Maternity Leave

#### **CALENDAR DAYS 1-7**

Disability Qualification Period: This is the unpaid waiting period before the benefit kicks in.

#### **STARTING DAY 8**

You will begin receiving disability income up to 60% of your weekly earnings. Roughly 60% will come from CA SDI and and additional will come from the Anthem Short Term Disability plan.



#### How You're Paid While on Maternity Leave

- You must apply for California disability first. It is your responsibility to apply with the state of California. The max payment one can receive from CA SDI is \$1,540.00 per week.
- If your earnings exceed \$130,000.00 per year, it is recommended to submit a claim with Anthem following the California disability claim. Please complete the claim form found here (Anthem STD Claim form) and submit to sabrina.louie@newfront.com
- The maximum disability benefit you will receive from ALL sources is 60% of your weekly earnings.

**Example**: If you live in California and have a pre-disability income of \$120,000 annually, you would be due a weekly benefit of \$1,385.00 (60%) from the State, and any applicable payments from the Anthem STD plan. Your weekly total would be \$1,385.00 (60%).

Source	Benefit Amount
State of California	\$1,385.00 per week
Anthem STD Plan	If Applicable
Total Weekly Benefit	\$1,385.00 per week

## Applying for state disability is your responsibility and is a three step process for you:

- Download the application at the link below or call the state (refer to the absence management FAQ document) or your doctor may provide for you. http://www.edd. ca.gov/Disability/How\_to\_File\_a\_DI\_Claim\_in\_SDI\_Online.ht m
- 2. Complete your portion of the disability application and submit.
- 3. Have your physician complete the physician's statement and submit

Benefits that you receive from the State will not be taxed. Payments from Anthem will be taxed.

### YOU ARE NOT ELIGIBLE TO RECEIVE REIMBURSEMENTS, STIPENDS, BONUS OR COMMISSION PAYMENTS while (on

Leave) you are receiving disability payments, as they will reduce the amount of disability benefit that you may receive. Any bonus or commissions will be paid after your disability benefits end and you return to work.

#### EXAMPLE OF PAYMENT WHILE ON PREGNANCY LEAVE: Mother Disabled 2 Weeks Prior to Due Date

Time Period (Calendar Weeks)		Compensation	
During the last 2 weeks of pregnancy			
Week 1 (Calendar Days 1-7)	Disability Qualification Period	Employee has the right to access the Premier Flexible Time Off plan (if eligible) or go without income.	
Week 2 (Starting Day 8)	Maternity Leave / Disability Leave	Disability Benefits: 60% up to \$1,540/week	
Baby is born and is covered under mother's medical plan for 30 days. You have 30 days to add your baby to your benefit plan.  To add your baby to your medical plan, reach out to benefits@premiertalentpartners.com			
Weeks 3-8	Maternity Leave / Disability Leave	Disability benefits continue: Approximately 60% weekly earnings. Approximately 60% from CA SDI and payments from Anthem STD (if applicable).	
Weeks 9-16	Baby Bonding Leave	Refer to Baby Bonding Leave Flyer. Approximately 60% from CA PFL and 40% from Premier Talent Partners.	
Weeks 17-20	Additional Paid Parental Leave	Premier offers an additional 4 weeks of paid leave, not to exceed 100% of your earnings (up to \$1,200/ week).	

CA PDL: Pregnancy Disability Leave law in California. This law applies to all California employees and will protect the employee's job for up to four months. This law provides only job protection, and not income replacement. For more information on CA PDL, please visit <a href="https://www.dfeh.ca.gov/resources/frequently-asked-questions/employment-fags/pregnancy-disability-leave-fags/">https://www.dfeh.ca.gov/resources/frequently-asked-questions/employment-fags/pregnancy-disability-leave-fags/</a>

**FMLA: Family and Medical Leave Act** is a federal law that provides job protection for up to 12 weeks. This Federal law is also only job protection, and not income replacement. Premier is in compliance with FMLA. For more information on FMLA, please visit <a href="https://www.dol.gov/general/topic/benefits-leave/fmla">https://www.dol.gov/general/topic/benefits-leave/fmla</a>

**CFRA:** California Family Rights Act is a California law that provides job protection for up to 12 weeks. This law is only job protection and must run concurrently with the FMLA law. Premier is in compliance with CFRA, for more information please visit <a href="https://www.edd.ca.gov/disability/faq\_pfl">https://www.edd.ca.gov/disability/faq\_pfl</a> and fmla and cfra.htm

