

Family and Medical Leave (FML) and Short-Term Disability (STD) Programs Frequently Asked Questions

Q1: What is FMLA and who is eligible?

A1: The federal Family and Medical Leave Act (FMLA) provides job-protected Family and Medical Leave (FML) from work for family and medical reasons. Team members may be eligible for up to 12 weeks of unpaid leave each year for the following reasons:

- The birth and care of the newborn child of an employee;
- The placement with the employee of a child for adoption or foster care;
- To care for an immediate family member (e.g., spouse, child, or parent) with a serious health condition; or
- To take medical leave when the team member is unable to work because of a serious health condition.

Team members are eligible for FML if they have been employed by Inova for at least 12 months and worked at least 1,250 hours in the 12 months preceding the need for leave. A 12-month period begins on the date of your first use of FMLA Leave. Successive 12-month periods commence on the date of your first use of such leave after the preceding 12-month period has ended.

FML runs concurrent with the Short-Term Disability (STD) or Paid Parental Leave (PPL) programs. Absences due to a workers' compensation claim or Military Leave will also be counted along with FMLA leave.

Q2: How do I request time off under FMLA?

A2: Contact The Hartford at 888-301-5615 (8am-8pm EST) or go online at <https://Thehartford.com/mybenefits> to start your FMLA claim. The Hartford flyer on how to file a claim or request a leave can be found on the Inova Benefits site (www.myinovabenefits.org) in the Resources section.

Please also register on The Hartford MyBenefits Claims Portal at www.thehartford.com/mybenefits with your PERSONAL EMAIL to access up-to-date claims status information and to upload any missing supporting medical documentation. You can also set up your profile to receive text or email communications (to your personal email). Do not use your Inova work email for leave communications. While on LOA, you will not have access to Inova email nor internal Inova systems.

Team members are required to provide 30-day advance notice of the need to take FMLA leave when the need is foreseeable and such notice is practicable. If leave is foreseeable less than 30 days in advance, the team member must provide notice as soon as practicable – generally, either the same or next business day. When the need for leave is not foreseeable, the team member must also provide notice to their people leader as soon as practicable under the facts and circumstances of the situation.

Q3: What information is required to process my FML claim?

A3: The Hartford will require certification from a medical provider supporting the need to be absent from work. You must submit your completed certification paperwork within 15 calendar days from the leave request.

Re-certification may occur every 30 days and when the team member requests an extension of leave, unless the condition will last for more than 30 days. Additionally, new medical certification may be required each leave year for medical conditions that last longer than one year.

Q4: How am I paid while on FMLA?

A4: FMLA is an unpaid leave. Team members are required to use any accrued PTO concurrently with FMLA leave before taking the leave as unpaid.

Q5: What is the difference between FMLA and intermittent FMLA?

A5: Intermittent FMLA is leave that can be taken more sporadically and nonconsecutively, with the amount of time away totaling 12 weeks per rolling calendar year.

The eligibility requirements for intermittent FMLA are the same as continuous FMLA leave, including an emergency or chronic health condition, the birth or adoption of a child, or the care of a dependent with a serious medical condition.

Q5: How does intermittent FMLA work?

A5: When it is medically necessary, team members may take FMLA intermittently. Intermittent FMLA is leave that can be taken in increments smaller than half days, such as needing to leave work for two hours to take a chronically ill child to a doctor's appointment. It cannot be used to deal with a short-term illness, like a cold or for caring for a non-qualifying family member.

It is the responsibility of the team member to provide management with as much advance notice as possible and practical when intermittent leave is being taken for bonding-purposes. Intermittent leave for bonding purposes after the initial bonding period must be taken in one-week blocks of time; i.e., single days or a fraction of a workday will not be approved.

In all instances (hourly, daily, or weekly intermittent leave), the team member must notify the department of a need for intermittent leave for the FMLA-related absence and contact the absence and disability administrator, for tracking purposes, to confirm the date(s) and amount of intermittent leave taken for the absence.

Q6: What is Inova's Short Term Disability (STD) program?

A6: Inova provides an eligible team member with a specific level of income if the team member is unable to perform the essential functions of their job due to a qualified, non-work related medical reason for more than five (5) consecutive work days for the same condition. Qualified medical reasons include illness, accidental injury, or childbirth.

Q7: Who is eligible for STD?

A7: All team members budgeted to work \geq 40 hours or more per pay period are eligible for STD benefits. New or rehired team members are eligible for STD benefits beginning on the first day of the month on or after their date of hire/employment. Temporary, PRN, part-time (budgeted for < 40 hours per pay period) are not eligible for STD benefits.

Q8: How does STD work?

A8: Inova partners with The Hartford to review and approve STD benefit claims, including determination of the duration of disability leave approved. Team members must satisfy an elimination period before STD benefits are payable. An elimination period is the period of time between the date disability occurs (or the date the team member stops working due to an illness or non-work-related injury) and the date STD benefits begin. The elimination period is seven (7) calendar days, and STD benefits begin on the eighth calendar day. Team members must use their accrued Paid Time Off (PTO) to receive pay during the elimination period. FML runs concurrent to any approved STD period.

Note: Team members with a grandfathered Extended Illness Bank (EIB), must first use EIB accrued hours until exhausted, and then use accrued PTO before any STD benefits can be applied.

Q9: How do I know if I should file a STD claim?

A9: Team members affected by a serious health condition (including pregnancy and childbirth) that prohibits them from performing the essential functions of their job for more than five (5) consecutive workdays are required to initiate a claim for STD benefits with The Hartford.

Team members are not automatically placed on STD leave if the absence is due to a medical condition. Rather, the team member must apply for STD benefits with The Hartford and be approved based on specific criteria, including medical documentation from the treating physician.

Q10: How do I apply for and start a STD claim?

A10: Team members must first provide their Team Leader and/or HR Business Partner (HRBP) with notice of the request for leave at least 30 days in advance of the leave. If a 30-day notice is not possible, the team member must notify their Team Leader/HRBP as soon as possible.

Additionally, as of July 1st, 2023, please contact The Hartford to start your claim by calling 1-888-301-5615 (8 am-8 pm EST) or by filing online at www.Thehartford.com/mybenefits. The Inova Policy Number is: 073222.

If you are not physically able to contact the Hartford on your first day of absence, you should designate a family member or friend to contact The Hartford on your behalf to confirm your leave has begun and to report your date of disability.

The Hartford flyer on how to file a claim or request a leave can be found on the Inova Benefits site (www.myinovabenefits.org) in the Resources section.

Please register on The Hartford MyBenefits Claims Portal at www.thehartford.com/mybenefits with your PERSONAL EMAIL to access up-to-date claims status information and to upload any missing supporting medical documentation. You can also set up your profile to receive text or email communications (to your personal email).

Do not use your Inova work email for leave communications. While on LOA, you will not have access to Inova email nor internal Inova systems.

Q11: I'm having a baby. What type of claim should I file with The Hartford and how much leave can I take?

A11: You should initiate a claim for STD benefits with The Hartford. The Hartford will not process

your early submit STD claim for maternity purposes until they receive confirmation of your method of delivery and the child's birth date.

If you are not physically able to contact the Hartford on your first day of absence, you should designate a family member or friend to contact The Hartford on your behalf to confirm your leave has begun and to report your method of delivery and the child's birth date.

You may submit your request for STD benefits following the birth of a new child or up to two (2) weeks before an expected delivery date. A normal delivery is typically eligible for a total of 6 weeks of STD benefits and a caesarean (C- section) delivery is typically eligible for 8 weeks of STD benefit (including the 7-day unpaid elimination period in both cases). Any necessary and approved STD beyond 6 weeks will be paid at 66.67%. Read the *Time Away Programs* policy on PolicyStat for examples of STD benefits during a 6, 7 or 8 week period.

Birth mothers can follow their STD period with Inova's Paid Parental Leave (PPL) for up to 4 weeks. The use of combined FML, STD and PPL will not extend the total leave amount of twelve weeks for child birth and/or bonding purposes within any twelve month period.

Q12: What happens if I already have an open and approved FML claim with New York Life (NYL)?

A12: FML claims already approved by NYL will transition to the Hartford as of July 1st, 2023, and will be administered by the Hartford going forward. The Hartford will contact you if supporting documentation is needed.

Q13: What happens if I already have an open and approved STD claim with NYL?

A13: NYL will continue to administer STD claims that commenced before July 1st, 2023, and the claim remains with NYL through the end of the approved claim period. Your STD benefits will continue to be paid by Inova for the NYL approved STD period.

Q14: How am I paid while on STD?

A14: STD benefits are paid by Inova as pay continuance at a percentage of the team member's base pay rate, subject to the same taxes and withholding as regular pay.

All approved STD amounts (6 weeks, inclusive of the elimination period) will be paid by Inova at 100% at base pay rate. Any necessary and approved STD beyond 6 weeks will be paid at 66.67% (beginning the 7th week of disability) for up to 19 weeks. Maternity-related STD for vaginal births are approved for 6 weeks and c-sections are approved for 8 weeks. Any necessary and approved maternity-related STD beyond 6 weeks will be paid at 66.67%. Examples of STD claim periods are included in the *Time Away Programs* policy on PolicyStat.

Inova cannot pay you for your approved STD period until The Hartford approves your claim. Be sure to file your claim timely and follow-up with your provider to submit documentation timely.

Q15: What happens to my medical benefits when I am on STD?

A15: While on paid leave, your benefit coverages will continue, and your premiums, FSA/HSA contributions and retirement plan contributions will be deducted from your Inova paycheck.

While on an unpaid leave, your benefit coverages will continue, and your premiums and FSA/HSA contributions will accumulate in an arrears balance. Your retirement contributions and loan

payments will be suspended.

You will be responsible for paying the missed premium deductions and contributions upon your return to pay status. Depending on the amount you owe, you will typically have double deductions (your regular deduction plus one pay period of accumulated deductions) until your arrears balance is depleted. Your retirement contributions and loan payments will automatically resume upon your return to pay status. Contact the Inova Benefits Center (877-466-8201) for information.

Q16: I just had a baby, how do I add my newborn to my medical benefits when I am on STD?

Q16: To enroll your new child you will need to add your child to medical coverage within 60 days from the date of birth / adoption / legal guardianship. If you do not make changes within 60 days, you must wait until the next benefits Annual Enrollment period. A hospital souvenir birth announcement will be accepted as temporary documentation. You must submit the government issued birth certificate to Inova Benefits Center within 60 days of the child's enrollment to continue your child's coverages. Coverage will cancel on the 61st day if the government-issued birth certificate is not submitted. You cannot enroll a dependent through the medical insurance company.

To update Healthcare and Dependent Care Flexible Spending Accounts: Make changes within 30 days. Contributions will be suspended while on paid or unpaid LOA. Upon return to work, contact the Inova Benefits Center to have your FSA contribution amount recalculated to account for missed deductions and to ensure you reach your annual goal amount.

You may also consider electing/changing:

- Flexible or Healthcare Spending Accounts (FSA or HSA): Set aside pre-tax payroll deductions to pay for qualified expenses. Inova also offers a Dependent Care FSA to help pay for expenses associated with adult and child day care center, preschool, and before/after school care for eligible children and adults. Make changes within 30 days of your qualifying event.
- Beneficiary Designations: Update your beneficiaries including, but not limited to the following benefit plans:
 - o Life and/or AD&D insurance
 - o 401(k) / 403(b) Plans: Visit Fidelity netbenefits.com
- Special Discounts through BenefitHub: Discounts to products and services provided for children and family can be found on <https://inova.benefithub.com>

Inova Benefits Center can be reached at: 877-466-8201; or online at www.myinovabenefits.org.

Q17: What happens to my pay while my STD claim is pending?

A17: You may experience an interruption in pay while your STD is pending or pending extension. If this happens, your STD pay will be retroactively processed for payment upon The Hartford's approval of your claim.

Q18: I am unable to return to work and have exhausted my STD benefits. How do I request additional (extended) leave?

A18: If you are unable to return to work on or before the scheduled end date of your STD claim,

please contact your Hartford claims manager and submit updated supporting medical information, including a completed Attending Physician State form from your health care provider.

You will need to ensure your treating physician completes and returns all applicable paperwork as soon as possible. Necessary forms or additional supporting documentation can be uploaded to The Hartford Portal: www.thehartford.com/mybenefits.

Once The Hartford receives any documentation, the review process could take up to 5 business days after the receipt of that information before any determination can be made and Inova cannot pay you for your STD benefits until approval notification of the extension has been received from The Hartford.

Q19: What do I do at the end of my STD period when I am ready to return to work?

A19: Your treating physician must complete a *Fitness for Duty* form to approve your return to work and specify any physical restrictions or limitations and their expected duration. The completed *Fitness for Duty* form must be submitted to eServices@inova.org or faxed to 1-703-205-2144 no later than two (2) business days before your return to work date.

Failure to provide your *Fitness for Duty* form timely will delay your return to work date.

You must also notify your Team Leader and HRBP of your exact return to work date so your employment assignment in Oracle can be returned to Active Payroll Eligible status and your security access to Inova systems can be restored. Your Team Leader must update your employment status in Oracle by processing a Return From Leave action no earlier than one day before your return to work date. Your security access will be restored within 2 business days of your change to Active Payroll status.

Q20: What happens if my STD claim is denied?

A20: The primary reason for a denial is the treating physician did not submit the required documentation to The Hartford to support your illness or accident. Your leave approval will be delayed and/or denied if the required paperwork for your claim is not returned to The Hartford in a timely manner. You will also not be paid if your STD claim is denied, and you cannot use your PTO to receive pay.

If your STD claim is denied, The Hartford will advise you by phone and will send a letter to your home address to explain why your claim was denied and how you may file an appeal. The Hartford will also notify Inova of your claim denial.

Q21: Where do I obtain more information about Inova's disability programs?

A21: The *Time Away Programs* and *Disability and Medical-Related Leave Programs* policies are available in PolicyStat from the InovaConnect home page. You will not have access to the Inova network during your leave, so please contact eServices at 1-703-205-2166 to request a PDF copy of the policy.

Information is also available on the Inova Benefits Portal (www.myinovabenefits.org) in the Resources section, including the STD insurance certificate and a *Team Member Leave of Absence (LOA) Responsibilities* document that advises you of your responsibilities before, during and after your leave.

Contact and Resource Information

Issue or Resource	Administrator	Contact
Leave and disability insurance company	New York Life (for dates of disability before July 1, 2023) ----- The Hartford (for dates of disability after 7/1/2023) STD policy #: 073222	1-888-842-4462 ----- For leave & disability claims: 1-888-301-5615; thehartford.com/mybenefits
Benefits Center	Inova	1-877-466-8201 www.myinovabenefits.org
General questions	Inova eServices	1-703-205-2166