



Employee Guidance

for Navigating a Leave of Absence



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Employee Guidance for Navigating a Leave of Absence

The information in this guide is subject to change due to federal or state law updates, or changes to MetLife procedures. If you have any questions, please contact the Leave Management office at LeaveManagement@bayada.com.

Purpose

BAYADA recognizes that during your career, circumstances may arise that require you to take a continuous or intermittent absence from work. Our purpose is to provide compassionate leave of absence support to you throughout the duration of your leave of absence.

Reporting a Leave of Absence

If you need to take a leave of absence, please report this to both your manager and MetLife. To ensure your confidentiality is maintained, you are not required to share medical information for yourself or your loved one with your manager. We recommend that you only share medical information for yourself or your loved one with MetLife. Follow the steps below to file your leave of absence claim. If you have any questions, please contact the Leave Management office at LeaveManagement@bayada.com.

To file your claim or ask questions about the process, please contact MetLife by either of the options below:

- a. Calling 1-877-638-8262 Monday through Friday, 8:00am to 11pm E.T.
- b. Visiting [metlife.com/mybenefits](https://www.metlife.com/mybenefits)



Leave of Absence Types:

A leave of absence can be needed for various reasons. Below you will find general information on the different leave of absence types that you may qualify for.

► FMLA

The Family and Medical Leave Act (FMLA) is an unpaid, federally mandated family medical leave, which may provide an employee with job and benefit protection for up to 12 weeks. FMLA time can be taken continuously or on an intermittent or reduced schedule.

FMLA Eligibility Requirements

Employees who have worked for BAYADA for at least twelve (12) months within the last seven (7) years and who have worked at least 1,250 hours during the prior twelve (12) months are eligible.

Qualifying reason for FMLA:

- Serious health condition that makes the employee unable to perform the essential functions of their job
- Birth of a child, including periods of pre and post-natal care and pregnancy-related illnesses.
- Placement of a child for adoption or foster care
- Bond with a child after birth or placement
- Care for a covered family member with a serious health condition
- Military family leave

What FMLA Covers

FMLA provides job and benefit protection while an employee is out of work. Upon timely return from FMLA leave, an employee is entitled to be restored to the same or equivalent position. Due to the temporary services nature of home care, BAYADA does not guarantee the employee will be returned to his or her same cases or same hours.

Help us take care of you: Your responsibility while on FMLA



We ask that you provide 30 days' advance notice of the need to take FMLA leave when the need is foreseeable. If 30 days' advance notice is not possible, then we ask that you provide notice of the need for leave as soon as possible.



Please contact MetLife at **1-877-638-8262** to report your leave, to make any changes to your leave, or receive updates about your leave. To report your return to work, please contact the Leave Management Office at LeaveManagement@bayada.com.



During your leave, the use of accrued Paid Time Off (PTO) will depend on the type of leave for which you are approved. If you are receiving disability or paid family/medical leave benefits, using PTO may reduce or offset those benefit payments. Employees are responsible for contacting MetLife and/or the applicable state disability program before using PTO to understand how their disability benefits may be affected. If you are not approved for benefit-protected leave, benefit premiums will continue through payroll only while you have available PTO. Once your PTO is exhausted, your benefit coverage will be retroactively canceled to your paid-through date in

accordance with BAYADA policy, applicable benefit plan terms, and COBRA requirements.

Applying for FMLA

Employees can apply for a leave of absence by contacting MetLife by phone at **1-877-638-8262** or visiting [metlife.com/mybenefits](https://www.metlife.com/mybenefits). Please note that FMLA will run concurrently with any income replacement leaves such as disability or paid family/medical leave.

► Intermittent FMLA

Intermittent FMLA is similar to continuous FMLA, but it allows eligible employees to take leave from work in separate blocks of time or on a reduced schedule for a qualifying FMLA reason. Intermittent FMLA has the same eligibility requirements as continuous FMLA: You must have worked for BAYADA for at least twelve (12) months within the last seven (7) years and have worked at least 1,250 hours during the prior twelve (12) months. You can file for intermittent FMLA by contacting MetLife by phone at **1-877-638-8262** or visiting [metlife.com/mybenefits](https://www.metlife.com/mybenefits).

Because things can change: Responsibility of the employee while on intermittent leave



We ask that you inform your manager when absence time is FMLA-related.



Please remember to report all absence times as soon as possible to your MetLife claim manager at 1-877-638-8262.



During Intermittent FMLA, you must use your accrued paid time off during any unpaid portion of your leave. If you are receiving Short-Term Disability, Paid Family and Medical Leave, or state disability benefits, the use of PTO may reduce, offset, delay, or otherwise affect those benefit payments, depending on the applicable program. Employees are responsible for contacting MetLife, The Hartford (if applicable), and/or the applicable state disability program before using PTO to understand how their disability benefits may be affected. BAYADA cannot advise employees on how PTO may impact disability benefit payments.

► Disability and/or Paid Family/Medical Leave

Disability and paid family/medical leave are programs that can provide you with income replacement while you're taking a leave of absence. Eligibility for disability or paid family/medical leave varies and can be based on many factors, including pay, hours worked, work location, position, etc. These programs are administered by either the state or MetLife. For more information on if you may qualify for one of these programs, please contact MetLife.

► American with Disabilities Act (ADA)

If you are on a leave of absence due to your own medical condition and you exhaust or are not eligible for all other leave options but you are not able to work, you may qualify for leave as an accommodation. ADA is an unpaid leave that may provide you with job protection while you're out of work. Please contact MetLife for additional information.

► **Military Leave**

If you are serving in the Military Reserve or National Guard and are recalled to active-duty status for an extended period of time, or have been involuntarily recalled to active military duty, aside from your regular annual training obligations, you may be entitled to certain benefits.

Qualifying military exigency leave

Qualifying exigency leave allows you to take up to a total of 12 workweeks of FMLA leave for qualifying exigencies, such as making day care arrangements for the military member's children or attending official military ceremonies as a family member prepares to deploy, etc.

Military caregiver leave

Military caregiver leave allows you to take up to a total of 26 workweeks of unpaid leave during a single 12-month period to take care of a military relative with a qualifying serious injury or illness.

At BAYADA, our employees are our greatest asset. While you are on a leave of absence, your manager may reach out to you from time to time for a wellness check. If you do not wish to be contacted by your manager while you are on your leave of absence, please notify your manager of this. Additionally, please expect your manager to contact you one week prior to your return from leave to plan for your return.

For additional information, please contact the Leave Management office at LeaveManagement@bayada.com.



Benefits During Your Leave of Absence

Approved Benefit-Protected Leave:

If you are approved for a benefit-protected leave of absence, such as FMLA, your eligible BAYADA health insurance benefits will remain active throughout your approved leave.

Your portion of the benefit premiums will be paused during your leave and automatically repaid through payroll deductions after you return to work in accordance with BAYADA's established repayment process. Repayment is spread over multiple pay periods based on the length of your approved leave to help reduce the financial impact upon your return. Please refer to the Repayment Timeline below for additional details.

By remaining enrolled in benefits during your approved leave, you authorize BAYADA to recover any unpaid employee premium contributions through payroll deductions until the outstanding balance has been repaid.

If you do not return to work following your approved benefit-protected leave, any unpaid employee benefit premiums will be managed in accordance with BAYADA policy, applicable benefit plan terms, and governing law.

Repayment Timing	
Leave of 1–8 weeks	Repayment is generally spread across the same number of pay periods as the leave.
Leave of 9–13 weeks	Repayment is generally spread across approximately 1.5 times the length of the leave.
Leave of more than 13 weeks	Repayment is generally spread across approximately 2 times the length of the leave.

Non-Benefit-Protected Leave:

If you are not approved for a benefit-protected leave, you are not eligible for the premium pause and repayment process described above.

Benefit premiums will continue to be deducted through payroll only while you have available Paid Time Off (PTO). BAYADA does not offer a direct payment or credit card payment option for maintaining benefits during a non-benefit-protected leave.

Once your available PTO is exhausted, benefit payroll deductions will stop, and your benefit coverage will be retroactively canceled to your paid-through date in accordance with applicable benefit plan terms, COBRA requirements, and BAYADA policy.

If you are receiving Short-Term Disability, Paid Family and Medical Leave, or state disability benefits, the use of PTO may reduce, offset, delay, or otherwise affect those benefit payments, depending on the applicable program. Employees are responsible for contacting MetLife, The Hartford (if applicable), and/or the applicable state disability program before using PTO to understand how their disability benefits may be affected. BAYADA cannot advise employees on how PTO may impact disability benefit payments.

Changes to your benefit plan(s)

Certain changes in your life situation are known as Qualifying Life Events (QLE) – things like a loss of health insurance or the birth of a child. These qualifying life events may give you the opportunity to make changes outside of the annual Open Enrollment Period. Please contact a Benefits Counselor to discuss any potential qualifying life events as soon as possible at **877-318-1764**, Benefits@bayada.com, or by scheduling a date and time [here](#)..*

Please note that any changes you make to your coverage (for example, adding a dependent) will impact your weekly health insurance premiums. Please contact a Benefits Counselor at **877-318-1764, Benefits@bayada.com, or by scheduling a date and time [here](#).*

Hartford

A handful of Hartford voluntary insurance plans are offered through BAYADA. Voluntary plans consist of Short Term Disability (STD), Critical Illness, Hospital Indemnity, and Accident Insurance. These can be layered together to provide financial benefit in certain situations. If you are enrolled in a Hartford plan and wish to file a claim in conjunction with your leave of absence, please contact the Hartford at **1-888-301-5615**.

[How to File a Claim with Confidence >>](#)

[How to Submit a Claim for Critical Illness, Accident, and Hospital Indemnity Insurance >>](#)

The Employee Assistance Program (EAP)

Our BAYADA EAP provides all employees with free and confidential resources that may be helpful while taking a leave of absence.

To view or download a flyer with more details about these free services, [click here >>](#)

FAQs

1. Understanding FMLA & Leave Types

Q. What is the purpose of FMLA?

A. The purpose of FMLA is to provide job and benefit protection to an employee while they are out of work. FMLA is a federally mandated, unpaid leave. Note there may be other leave of absence programs that provide job or benefit protection. Please contact the Leave Management office for additional information.

Q. What if I do not qualify for FMLA?

A. There may be other leave of absence options available to you. Please contact the Leave Management office at LeaveManagement@bayada.com.

Q. If I am eligible for a disability or paid family/ medical leave, do I also need to file for FMLA?

A. Yes. Although disability or paid family/medical leave may provide payment to an employee during their leave, FMLA provides job and benefit protection.

Q. I do not have health insurance through BAYADA, do I still need to file for FMLA?

A. Yes. It's important that you still file for FMLA as it will protect your job while you're out of work.

Q. Does FMLA, disability, and/or paid family/medical leave begin one after another?

A. FMLA, disability, and/or paid family/medical leave typically will run concurrently.

2. Filing a Leave & Working with MetLife

Q. If I am out of work or on a reduced schedule due to a work-related injury, will I also need to file a leave of absence claim with MetLife?

A. Yes. If you are out of work due to a work-related injury, you should still contact MetLife to file a claim. Certain absence approvals are required for you to maintain your BAYADA health insurance while you're out of work.

Q. What happens if I fail to notify MetLife about my leave of absence?

A. It's important that you notify MetLife and your manager as soon as you are aware you may need to take a leave of absence. Failure to do so may result in an unprotected absence which may affect your job or BAYADA health insurance.

Q. What will happen if I do not respond to MetLife or the Leave Management office within the specified absence time frames?

A. Failure to respond to MetLife or the Leave Management office may be considered job abandonment which could result in separation from BAYADA.

Q. What do I do if I need assistance with MetLife?

A. To apply for leave or for general questions such as, "Is my leave approved?", or "When I can expect payment?", please contact MetLife directly at 877-638-8262. If you need additional assistance, please contact the Leave Management office at LeaveManagement@bayada.com.

3. Pay, PTO & Disability Benefits

Q. Will I be paid while I'm out of work?

A. You may qualify for payment through disability or paid family/medical leave programs. Eligibility for these programs varies, depending on multiple factors. Please contact the Leave Management office at LeaveManagement@bayada.com for more information on your options.

Q. Am I required to use my own paid time off while on a leave of absence?

A. While on FMLA, you must first use your accrued sick, vacation, and holiday time. This time will be counted as part of and does not extend FMLA. Employees receiving disability benefits are responsible for understanding how the use of PTO may affect those benefits by contacting MetLife, The Hartford (if applicable), and/or the applicable state disability program.

Q. How does using PTO affect disability benefits?

A. When an employee is receiving Short-Term Disability benefits or state disability or paid family and medical leave benefits, the use of PTO may reduce, offset, delay, or otherwise affect those benefit payments, depending on the applicable disability program. Employees are responsible for contacting MetLife, The Hartford (if applicable), and/or the applicable state disability program to understand how PTO may affect their disability benefit payments. BAYADA cannot advise employees on the impact PTO may have on disability benefits.

4. Benefits & Insurance During Leave

Q. Will my BAYADA health insurance remain active while I'm on a leave of absence?

A. Employees approved for a benefit-protected leave will remain enrolled in eligible BAYADA health benefits during their approved leave. Employee benefit premiums will be paused during the leave and automatically repaid through payroll deductions after the employee returns to work in accordance with BAYADA's established repayment process.

Employees who are not approved for a benefit-protected leave are not eligible for the premium pause. Benefit premiums will continue to be deducted only while the employee has available PTO. BAYADA does not offer a direct payment option. Once PTO is exhausted, benefit coverage will be retroactively canceled to the employee's paid-through date in accordance with applicable benefit plan terms, COBRA requirements, and BAYADA policy. Employees receiving disability benefits are responsible for understanding how the use of PTO may affect those benefits by contacting MetLife, The Hartford (if applicable), and/or the applicable state disability program.

Q. How will I pay my benefit premiums while I'm on an approved benefit-protected leave?

A. During an approved benefit-protected leave, BAYADA will continue your eligible shared-cost benefits. Your required employee benefit premiums will be paused during your leave and automatically repaid through payroll deductions after you return to work in accordance with BAYADA's established repayment process. By remaining enrolled in benefits during your leave, you authorize BAYADA to recover any unpaid employee premium contributions through payroll deductions until the outstanding balance has been repaid.

Q. Will I have to repay all of my missed benefit premiums at once when I return to work?

A. No. Premium repayment will automatically be spread over multiple pay periods based on the length of your approved benefit-protected leave in accordance with BAYADA's standard repayment schedule. Please refer to the Employee Leave of Absence Guide for additional details.

Q. What happens if I don't return to work after my approved benefit-protected leave?

A. If you do not return to work following an approved benefit-protected leave, any unpaid employee benefit premiums will be managed in accordance with BAYADA policy, applicable benefit plan terms, and governing law.

Q. What happens if I am not approved for a benefit-protected leave?

A. Employees who are not approved for a benefit-protected leave are not eligible for the premium pause and repayment process. Benefit premiums will continue to be deducted through payroll only while the employee has available PTO. BAYADA does not offer a direct payment option for maintaining benefits during a non-benefit-protected leave. Once available PTO is exhausted, benefit coverage will be retroactively canceled to the employee's paid-through date in accordance with applicable benefit plan terms, COBRA requirements, and BAYADA policy.

Q. Can I make direct or credit card payments to keep my benefits during a non-benefit-protected leave?

A. No. BAYADA does not offer a direct payment or credit card payment option for employees on a non-benefit-protected leave. Benefit premiums can only be deducted from available PTO. Once PTO is exhausted, benefit coverage will be retroactively canceled to the employee's paid-through date in accordance with applicable benefit plan terms, COBRA requirements, and BAYADA policy.

5. While You're on Leave

Q. Can I work while on a leave absence?

A. No. You cannot work while on a continuous leave of absence. This includes but is not limited to: emails, phone calls, client visits, meetings, trainings, Awards Weekend, etc. If you are on an intermittent leave of absence, you cannot work while taking intermittent leave time.

Q. How is Intermittent FMLA time tracked?

A. Intermittent FMLA time will be tracked by your MetLife claim manager. When you need to utilize time under intermittent FMLA, you must report this to both your manager and your MetLife claim manager.

Q. What if I am on a leave of absence during annual performance review time?

A. Once you have returned to work, please connect with your manager to complete your performance review.

Q. How do I ensure that I know what's going on at BAYADA and my office while on a leave of absence?

A. While on a leave of absence, we want to make sure that your top priority is taking care of you. Any pertinent information will be made available to you from your leadership upon return to work.

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