How to use VT Family and Medical Leave Insurance together with Accrued Leave time.

Employer Reference Guide

The Hartford

Job Protection and Income When You Need to Be Away from Work

Figuring out how to report, use and get the most out of your benefits may seem complex, but The Hartford and your employer, the State of Vermont, are ready to help. Read on to learn how to use your Family and Medical Leave Insurance and Accrued Leave Time.

Coordinating Paid and Unpaid Resources

Vermont Family and Medical Leave Insurance (FMLI) 1 and State of Vermont Accrued Leave Time2 are wage replacement resources for when you need to be absent from work. You also must layer in unpaid leave provided to you under the Vermont Parental and Family Leave law and the federal Family and Medical Leave Act (FMLA) to ensure that your job is protected and that when you return to work, you return with all the benefits and protections afforded by these two leave laws.

Types Of Paid Leave Benefits Available	
Leave Benefit	**Pay**
Family and Medical Leave Insurance (FMLI) 1	60%
Accrued Leave Time[2]	100%

Note: Federal (FMLA) and state laws provide job protection but not wage replacement.

Coordinating FMLI and Accrued Paid Leave for the Same Qualifying Leave Event

Total Amount of FMLI Leave Time

The total amount of FMLI paid leave available for qualifying leave events under the policy is six weeks in total for all covered leave reasons.

One Source of Payment at a Time

You decide how to take paid time off for a qualifying leave. Whether your absence from work is continuous over a long period of time or intermittent (on and off), you may choose to be paid for your qualifying leave event either by using your Accrued Leave Time OR your FMLI. You may not choose to be paid by both for the same hours.

- **You may not use FMLI for 8 hours in one day for 60% of ur wages and then use Accrued Leave Time for those same hours as a supplement to achieve 100% of your pay. However, you may split the hours between the two payment sources. For example, you may take half a day of Accrued Leave Time and file an FMLI claim for the other half.**
- You may also split days within a week or pay period between the two payment sources. For example, during a period of continuous leave, you may take Accrued Leave Time on Monday and Friday and file a claim under your FMLI for Tuesday, Wednesday and Thursday

What You Must Provide When You File for FMLI

When you file your FMLI claim with The Hartford you also need to separately report your intended or actual leave of absence to your employer. Please provide the following to both The Hartford and your employer:

- Whenever possible, in advance of the leave, your intent to use either Accrued Leave Time, FMLI or some allowable combination[3]
- The dates of your absence, if you know those dates.
- The number of days, hours or weeks for which you intend to use Accrued Leave Time and/or FLMI.
- Please note that you are responsible for providing notice to your supervisor/ manager of your need for any absence from work.

You May Also Be Eligible for FMLA

You may be eligible for job protection under the FMLA. Please refer to your HR Representative.

Important Notice

Your FMLI claim submission information will be verified a gainst your timesheet.

If you change your timesheet and elect Accrued Leave Time after you've filed your claim, you may receive an overpayment that you will have to repay.

If you knowingly seek payment from both sources by intentionally filing an FMLI claim and reporting Accrued Leave Time for the same period of time, you may be subject to disciplinary action and/or you may be committing insurance fraud.

Examples of Correct and Incorrect Usage of FMLI in Combination with Accrued Leave Time

This chart illustrates how to correctly coordinate your use of FMLI, Accrued Leave Time and unpaid Authorized Leave (based on an 8-hour workday).

Benefit	7/10	7/11	7/12	7/13	7/14
FMLI	4 hours paid at 60%	8 hours paid at 80%	8 hours paid at 60%		8 hours paid at 60%
Accrued Leave Time	4 hours paid at 60%	8 hours paid at 80%	8 hours paid at 60%	8 hours paid at 100%	
Authorized Leave[4]	→	→	→	→	
	Correct	**Incorrect**	**Correct**	**Correct**	**Incorrect**
Reason why the action is correct or incorrect	Hours within a day may be split between two sources	Two sources may not be used for the same hours to achieve 100% of pay	FMLI may be used for the full day	Accrued Leave Time may be used for the full day	An authorized leave designation must be obtained from your employer for all qualifying leaves

*An authorized FMLA leave designation provides up to 12 weeks of job protection for most leave reasons. FMLI may also be used concurrently with authorized Parental Leave, and in certain instances concurrently with an authorized non-FMLA medical leave.

Please refer to your
HR Representative with questions.

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1 Vermont Family and Medical Leave Insurance is provided to eligible State of Vermont employees.

2 Accrued Leave Time includes, but is not limited to sick, annual and personal leave, compensatory hours or other paid time off.

3 If you're unable to provide The Hartford with advance notice, it will not impact your ability to receive FMLI benefits.

4 An authorized FMLA leave designation provides up to 12 weeks of job protection for most leave reasons. FMLI may also be used concurrently with authorized Parental Leave, and in certain instances concurrently with an authorized non-FMLA medical leave.

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