

UNDERSTANDING CONTINUED HEALTH INSURANCE

Your insurance options may change as a result of going out on leave. This may affect the premium amounts you pay, and/or you may need to make different elections. For this reason, you must inform your HR representative of your intention to take a leave so that you can ensure that your insurance coverage continues. Then, follow the steps in the checklist.

IMPORTANT: To ensure no break in coverage, you must continue to pay leave premiums through the month in which you return to work. You may have to re-enroll in your benefits when you return to work if you change your enrollment while on leave. If you are adding a newly eligible dependent, you will have 30 days to enroll your dependents and 60 days to provide your signed Dependent Verification Form and dependent verification documents.

RESOURCES

Many resources are available to assist you with initiating the leave process, understanding necessary actions and deadlines, and returning to work. Having a baby or welcoming an adopted child to your family changes everything, including your benefit coverage needs. By following the guidelines in this brochure and completing the steps outlined in the checklists, you can ensure that you and your new family member get off to the right start.

RESOURCE	CONTACT INFORMATION	HELPS YOU UNDERSTAND
County of Orange Benefits Resource Line Web site	1-866-325-2345 Monday - Friday 7:30 am - 5:30 pm, PT www.benefitsweb.com/ countyoforange.html Important: Have your Social Security number and PIN ready	 Coverage options Cost Model Qualified Life Events (QLE) Planning tools Resource materials Assist with eligibility Take your QLE
SHPS Continuation Services	1-800-807-8847, press 2 https://selfpay.shps.com	• Insurance Invoices
Memorandum of Understanding (MOU)	www.ocgov.com/hr/ employeerelations/ mou/ •Click on Human Resources • Click on Employee Relations • Click on MOU	• Your MOU
Federal and State Leave Laws	www.dol.gov/whd/ fmla/	 Your rights under federal and state laws
HR Managers	www.oc.ca.gov.com/ hr/hr_contacts	How to locate your HR representative

The information in this brochure is intended for summary purposes only and is not intended as an exhaustive discussion of leave provisions. In addition, since certain leave determinations and the applicability of federal and state laws are based upon the facts and circumstances of each case; the applicability of leave provisions to your situation may vary. Detailed information regarding leave provisions, may be found by consulting your MOU and applicable federal and state laws. To the extent the provisions of your MOU, federal or state law differ from this Brochure, your MOU, federal and state law will govern.



WE JOYFULLY WELCOME YOUR NEW BABY

WHEN YOU HAVE A BABY OR ADOPT A CHILD, YOUR FOCUS SHOULD BE ON YOUR FAMILY. THAT'S WHY THE COUNTY OF ORANGE OFFERS FAMILY-FRIENDLY LEAVE PROGRAMS. THIS BROCHURE HIGHLIGHTS THE BENEFITS OF AND YOUR RIGHTS UNDER THE COUNTY'S PARENTHOOD AND MEDICAL LEAVE PROGRAMS, AND PROVIDES A CHECKLIST TO HELP YOU MEET IMPORTANT DEADLINES TO ENROLL YOUR NEW FAMILY MEMBER IN YOUR COUNTY BENEFITS AND MAKE OTHER BENEFIT CHANGES AS NEEDED.

— It's your life, take action!

TIME FOR YOU AND YOUR FAMILY

If you are eligible (as explained on page 1 of this brochure), you will be able to take up to 12 weeks of time off to welcome a new member to your family. These leave programs are available to you under various laws and labor agreements, including the:

- Federal Family Medical Leave Act (FMLA)
- California Family Rights Act (CFRA)
- Memorandum of Understanding (MOU), which includes various provisions within your labor agreement

IMPORTANT: The FMLA and CFRA do not provide paid time off; however, your MOU may allow for continued pay in some cases.

HOW DO I KNOW IF I AM ELIGIBLE?

You are eligible for leave under FMLA/CFRA if you:

- · Have been employed by the County for at least 1 year
- Have worked at least 1,250 hours during the past 12 months and:
- Are requesting leave for one or more of the following reasons:
- Your serious health condition
- Care for your child after birth or placement for adoption or foster care
- Your presence is needed to attend to a serious health condition of your child, spouse, domestic partner, parent or a child for whom you are standing in "loco parenties" who is either under 18 years old or an adult dependent child incapable of self-care because of mental or physical disability.

The County shall determine if a request for Family Leave is valid within the parameters of applicable law.

I'M ELIGIBLE. WHAT DO I DO NEXT?

There are several important steps you must take to apply for a leave, ensure your pay (if applicable) and benefits continue while you are away, and make sure your new baby or adopted child is enrolled in your County health care benefits before the enrollment deadline. **IMPORTANT:** If you do not add your child to your health plan within 30 days of birth through the Benefits Center, you will not be able to add your child until the next Open Enrollment period or unless you experience another Qualified Life Event. You must also provide your signed Dependent Verification form and a copy of the birth certificate or adoption papers as verification of dependent eligibility within 60 days of the event that made your dependent(s) eligible (birth or adoption). Qualified Life Events are those events like the birth of a child or marriage that allow you to make changes to your benefits coverage outside of the Open Enrollment period (you can find a list of Qualified Life Events on the Benefits Center Web site). Changes made directly through your Medical Group or Health Plan are not valid - you must use the Benefits Center.

UNDERSTANDING PAID OR UNPAID LEAVE

To learn whether you are eligible to receive pay during your leave, refer to your MOU. You may also be eligible to receive Short-Term Disability (STD) payments through your employee organization (union) or the County, which may be in addition to or in lieu of your regular County pay. Contact your HR representative for more information about County-related benefits or your employee organization to find out more about your union-related benefits.

THE COUNTY SALARY CONTINUANCE PLAN

Managers, Attorneys, and/or Craft and Plan employees receive negotiated STD benefits through "The County Salary Continuance Plan." Application forms are available on the Benefits Center Web site for those who are eligible. Both you and your doctor will need to complete portions of the forms. You both will be required to submit the forms to Employee Benefits. Employee Benefits will validate your leave information with your agency or department and then will fax your information to The Standard Insurance Company for processing. The Standard will inform you if your application has been approved or denied.



YOUR COSTS DEPENDING ON YOUR TYPE OF LEAVE

UNPAID FAMILY LEAVE (WITH OR WITHOUT UNION STD BENEFITS)

You pay only the cost of your regular bi-weekly health premiums while off County payroll (if applicable) for up to 12 weeks

UNPAID LEAVE WITH COUNTY-PROVIDED STD BENEFITS

You pay only the cost of your regular bi-weekly health premiums while off County payroll (if applicable)

UNPAID LEAVE WITHOUT COUNTY-PROVIDED STD BENEFITS

You pay the full monthly health premium — both your share and the County's — while off County payroll

ALL COUNTY PAID LEAVE

Your normal bi-weekly health premiums continue to come out of your bi-weekly payroll checks