

Maternity Leave of Absence

CHECKLIST

Please follow the instructions below to ensure your leave is processed correctly.



STEP 1:

- Request your maternity leave online using the following link: <http://assets.cooperhealth.org/loa/>. Once you submit your request, your leave documents will be sent to you.
- Review ALL information sent to you in the leave of absence packet. Each document is important and includes meaningful information to assist you in navigating the leave process.

STEP 2:

Have the following forms completed and returned to the Human Resources Leave of Absence Team at the fax or email listed below:

- Cooper University Health Care Request/Approval for Medical Leave of Absence Form (Employee to complete)
- Certification of Health Care Provider for Employee's Serious Health Condition Form (Employee to complete cover page, Physician to complete pages 1 thru 4)
- All completed forms should be faxed or emailed to the Human Resources Leave of Absence Team:
 - 856-968-8519 (fax)
 - HRLOA-WC@Cooperhealth.edu (email)

STEP 3:

Apply for NJ Temporary Disability within 30 days of your leave start date on the NJ Disability website: <https://myleavebenefits.nj.gov> (Employee and Physician to complete online process)

- NJ Temporary Disability Information is included in your leave packet, please follow the instructions to apply for your NJ Temporary Disability.
- For questions regarding NJ temporary disability or assistance with your claim, please call the state of NJ Division of Temporary Disability directly at 609-292-7060, or visit <https://myleavebenefits.nj.gov>
- Complete and return any forms you receive from NJ Disability, for example-P-30 form. These requests for information must be completed in order for your claim to be paid and processed. Any questions regarding NJ temporary disability forms should be directed to the State of NJ at 609-292-7060.

STEP 4:

Notify HRLOA-WC@Cooperhealth.edu of your delivery information:

- Date of Delivery
- Delivery Type (vaginal or c-section)

STEP 5:

Add your newborn onto your benefits within 31 days of the date of birth (if applicable):

- Complete the [Change In Status Form](#) (located in your leave packet)
- Return to the Benefits Team at HRBenefits@Cooperhealth.edu or via fax at 856-968-8519
- For questions regarding your benefits, please contact HRBenefits@Cooperhealth.edu

MATERNITY LEAVE FREQUENTLY ASKED QUESTIONS

Q: How do I apply for maternity leave?

A: <http://assets.cooperhealth.org/loa/>

Q: When do I apply for maternity leave?

A: No more than 45 days in advance of your leave start date.

Q: How do I get my maternity leave paperwork for me and my doctor to complete?

A: Once you apply at the above link, we will send you the necessary paperwork for completion.

Q: How is FMLA eligibility determined?

A: You must be an employee for 1 year and have 1,000 hours worked in the 12-month period just prior to the start date of your leave.

Q: What if I am not eligible? (Have not been an employee for one year, or have less than 1,000 hours worked in the last 12 months)

A: Your maternity leave would be considered under an ADAAA Accommodation, and you would not be eligible for the additional bonding time until you meet the required eligibility under the FMLA/NJFLA.

Q: How will I be paid?

A: If you are a benefit eligible employee:

Your first week out on leave is paid with your PTO. If you do not have a week of PTO, your 1st week will be partially paid or unpaid depending on how much PTO you have available.

IMPORTANT-You must apply for New Jersey Temporary Disability Insurance benefits. The NJ Disability process is an online process. Please visit www.MyLeaveBenefits.nj.gov for more information and instructions on how to apply.

ESL and NJ short-term disability would begin on the 8th day of leave.

NJ Disability will be paid on a Bank of America Debit Card. NJ short term disability pays 85% of your average weekly wages up to a maximum. See the current year's maximum weekly benefit level at myleavebenefits.nj.gov.

ESL is used to supplement the state payment and will be paid on the regular Cooper payroll schedule however you are normally paid (direct deposit etc.). All normal deductions will come out of your ESL payments (benefits, taxes, etc.)

If you elected Voluntary STD 30, 60, or 90 day supplemental disability plan, please click [here](#).

Q: What if I am not benefit eligible, how will I be paid?

A: NJ short-term disability would begin on the 8th day of leave.

NJ Disability will be paid on a Bank of America Debit Card. NJ short term disability pays 85% of your average weekly wages up to a maximum. See the current year's maximum weekly benefit level at myleavebenefits.nj.gov.

Q: When can I take bonding leave?

A: If you meet the required eligibility under the FMLA/NJFLA at the time of your bonding leave start date, you can take your bonding leave any time after you are medically cleared from maternity leave, and up until your baby's first birthday

Q: How am I paid while on my bonding leave?

A: You will apply for NJ FLI benefits through the state. They will pay the same rate that you received while on disability. You can choose if you want to use PTO to supplement your NJ FLI benefits with the state. If you elect not to use PTO, then any missed benefits deductions would be paid back to Cooper upon your return.

Q: Can I take my bonding leave intermittently? (Taken in blocks of time)

A: Yes, you can take bonding leave intermittently or continuously. The maximum amount of bonding that an employee could take is 12 weeks, depending on eligibility.

Q: How long can I stay out on leave?

A: Typically, women are placed out of work 4 weeks before their due date – this is case by case, and should be discussed with your physician. The typical recovery time is 6 weeks for a vaginal delivery and 8 weeks for a C-section. Once you are cleared, you may be eligible for up to 12 weeks of bonding leave.

Please note, the above time out of work is subject to change based on the employee's eligibility under the FMLA & NJFLA Entitlements.

Q: What happens to my benefits while I am out on leave and how do I pay for them?

A: During your leave, Cooper University Health Care will continue to pay its portion of your group health insurance premiums and you must pay your share, if applicable, of the health insurance premiums. If you normally pay a portion of the premiums for health insurance, your premiums will be deducted from the ESL/PTO paycheck(s) that you will be receiving during your leave. If you are on an unpaid leave, your payments will be suspended during the period of your unpaid leave. Upon your return from leave, Cooper will deduct all outstanding benefit premium deductions from the number of pay periods missed. If you fail to return from your leave, your insurance will be cancelled, and you will be sent information on how you may continue your coverage (COBRA). In addition, if you fail to return to work, The Cooper Health System reserves the right to seek reimbursement for the cost of benefit premiums paid during leave.

Q: What happens if I have a loan with Fidelity?

A: Employees approved for a consecutive leave of absence under the FMLA/NJFLA, will not be expected to make loan repayments. Once you return from your leave of absence and are placed back in an active status, your loan(s) will automatically re-amortized. If you have any questions about your loan(s), please contact Fidelity 800-343-0860.

Note, if you are on an approved unpaid accommodation not covered by the Federal Family Medical Leave Act (FMLA) and/or the New Jersey Family Leave Act (NJFLA), you will be responsible to contact Fidelity directly and make payment arrangements.

Q: I delivered my baby. What are my next steps?

A: Once you deliver, please contact us at HRLOA-WC@cooperhealth.edu to notify us of when your baby was born, your delivery type, along with how long you would like to bond (if eligible). At that time, we will send you the bonding paperwork.

Q: How do I add my newborn to my Cooper health benefits?

A: Once your baby is born, you have 31 days to add your newborn to your benefits. The Change in Status Form is included in your maternity leave packet. The forms should be completed and returned to HRBenefits@cooperhealth.edu or faxed to 856-968-8519.

Q: Can I add my newborn to as a beneficiary under my Life Insurance?

A: Yes. The beneficiary form will be included in the bonding leave packet or you can contact HRBenefits@cooperhealth.edu for assistance.