

## Continuous Medical Leave of Absence

# CHECKLIST

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



### STEP 1:

- Request your Medical 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.

## MEDICAL LEAVE FREQUENTLY ASKED QUESTIONS

### Q: How do I apply for Medical leave?

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

### Q: When do I apply for Medical leave?

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

### Q: How do I get my Medical 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 medical leave would be considered under an ADA Accommodation.

### 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 1<sup>st</sup> 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](http://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](http://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](#).

The state of NJ pays disability benefits until you recover and return to work, exhaust your maximum benefit entitlement, or receive benefits for 26 weeks. If your disability will exceed six months, you may be entitled (benefit eligible employees only) to long term disability. In you need to apply for long term disability, 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.

**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](http://www.MyLeaveBenefits.nj.gov) for more information and instructions on how to apply.**

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### Q: What if I have questions regarding my NJ temporary disability claim?

A: Please contact the state directly at 609-292-7060, or visit [www.MyLeaveBenefits.nj.gov](http://www.MyLeaveBenefits.nj.gov)

**Q: How do I return to work after my leave?**

A: For your own medical condition – You will be required to present Cooper University Health Care with a fitness-for-duty certificate as a condition of being restored to employment at least one (1) calendar week prior to your scheduled return to work date. The certification must include whether you are being released to work with or without restrictions. If such certification is not received, your return to work will be delayed until the certification is received. Please return the fitness-for-duty certificate to the Leave department via fax at 856.968.8519 or via email at [HRLOA-WC@Cooperhealth.edu](mailto:HRLOA-WC@Cooperhealth.edu). Once your fitness-for-duty certificate is received, the IT Department, Help Desk and your manager will be notified to have your systems access restored for your return to work date.

**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.

Please note, your benefits will remain in effect for up to 12 weeks during approved FMLA/NJFLA leave. If you remain out of work beyond 12 weeks of FMLA, you may be eligible for an additional 12 weeks of an Extension of Benefits period. If the 12 weeks of Extension of Benefits Period is exhausted and you are still unable to return to work due to disability, you will be offered COBRA to extend your benefits for up to an additional 18 months.

**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.