

Jenna Lehr:

Welcome to Learning Tuesday. I am Jenna Lehr, the learning and development manager at the Research Foundation for SUNY. We have a great show for you today all about New York State Paid Family Leave. I'd like to start by introducing and thanking our panelists who will be leading us through today's program.

Christa Taylor, associate director of benefits program. We have Erin Michels, benefits programs manager; and Katie Armstrong, benefits program administrator. Thank you all for joining us.

As you listen in on today's program, please feel free to write to us with your questions using the chat feature in Livestream. Our presenters will check in periodically to address any questions that you may have. At this time, I'll turn you over to Christa to kick us off. Thanks, Christa.

Christa Taylor:

Great. Thanks, Jenna, and good morning everyone. Thanks so much for joining us for our presentation today on New York State Paid Family Leave, certainly complex legislation that was recently enacted by New York State. And with that, I'm going to turn it over to Erin Michels to begin our presentation today.

Erin Michels:

Thank you, Christa. So Paid Family Leave is effective January 1st, 2018. It applies to all private employers of all sizes. Public employers like SUNY may opt in. This benefit provides job protection and income replacement, and all employees are covered.

As a reminder, if you have any questions, you can ask them via the chat function on your screen. We will have different segments in the presentation in which we will answer your questions.

Reasons for leave. So Paid Family Leave provides job protection and income replacement for the following reasons: to bond with a newborn, adopted, foster, stepchild, a legal ward, or a son or a daughter of domestic partner within the first 12 months after birth or placement. There is no age limit to the child.

You may also take Paid Family Leave to care for a seriously ill family member, including spouse, domestic partner, child, parent, parent-in-law, grandparent, or grandchild. As you can see, the list of family members varies slightly from FMLA. We will discuss this later in the presentation.

Another reason to take Paid Family Leave is to address family issues due to a qualifying exigency when an employee's child, spouse, parent, or parent-in-law or a domestic partner is called to

active military service. When practicable, the employee must give 30 days' notice when the leave is foreseeable. Paid Family Leave may be used by consecutively or intermittently.

Eligibility. Employees working 20 or more hours per week are eligible after working 26 consecutive weeks. This does included paid time off but does not include periods of disability prior to becoming eligible for Paid Family Leave.

Employees working less than 20 hours per work are eligible after 175 days worked. These days do not need to be consecutive. And you must work in New York State.

Benefits. Benefits will be phased in and fully implemented in 2021. Effective January 1, 2018, the maximum number of weeks you can earn for Paid Family Leave is eight. The benefit is 50 percent of your average weekly wage capped at the New York State average weekly wage.

The New York State average weekly wage is \$1,305.92. This will be adjusted annually based on increases in New York State minimum wage and minimum salaries for exemption, meaning anybody that makes above the New York State average weekly wage will have their benefits capped at 50 percent of the average weekly wage.

In talking about daily benefits, the maximum daily benefit for PFL in 2018 is 40 days. In 2021, when the benefit is fully phased in, the maximum is 60 days. It's prorated based on the number of days worked per week. The PFL benefit is calculated using the average number of days worked during the past eight weeks. For example, an employee who works an average of three days per week will receive up to 24 days of PFL in 2018.

Employee are responsible for paying the employee portion of health, dental, and vision insurance while on PFL leave. You cannot use PFL and New York State disability concurrently. The total combined PFL and New York State disability cannot exceed 26 days in a 52-week period. I also want to let you know that this is a taxable benefit.

Calculating the average weekly wage. There's two calculations done to calculate the average weekly wage for a PFL request. The first calculation is eight weeks, or portion thereof, the employee worked before the leave, including the last day worked; or eight weeks, or the portion thereof, immediately preceding and

excluding the week in which PFL began, whichever is higher.

Wages include salary, bonus, lump sum, one-time discretionary award and other irregular remuneration. It will be prorated on a weekly basis over a period of 12 months after payment. Also included in wages are miscellaneous imputed incomes, example Virgin Pulse cash rewards.

To calculate the employee's daily benefit, the average weekly wage will be calculated for the past eight weeks, capped at the New York State average weekly wage. You'll calculate the number of – average number of days worked per week for the past eight weeks, and any number of hours worked on a day counts as a day. So even if an employee works one hour, that will count as a day.

Divide the average weekly wage by the average number of days worked per week. So for example, the employee's average weekly wage is \$1,200.00. Their average number of days worked are 3.4. \$1,200.00 divided by 3.4 equals \$352.94 for the average daily rate.

I'm gonna stop right there. Do we have any questions in the chat?

Katie Armstrong: Yes, we have two questions that came in. The first question is: If I had a baby in June of 2017, am I eligible to take PFL in 2018?

Erin Michels: That's a great question. Yes, you will be eligible to take PFL in 2018 if you did have a child in 2017. You're allowed to take PFL within the year that your baby is born. So if you took a baby – if you had a baby in June in '17, you'd be eligible for eight weeks of PFL until June of 2018.

Katie Armstrong: Great. Thank you. I have just one other question: I take care of my grandmother. Is this a qualifying event to take PFL to take care of her?

Christa Taylor: That's another great question because there are some distinctions between the Federal Family Medical Leave Act and PFL. And so taking care of a seriously ill family member, grandparent is included in that definition of seriously ill family member for that purpose. So you would be able to take PFL for care of a grandmother.

Katie Armstrong: Great. Let me just double check and see if we have any other ones. No, we're all set right now.

Christa Taylor: Great. Thanks, Katie.

Erin Michels: Thank you.

Christa Taylor: Moving on to the benefits provided under Paid Family Leave, employees may only receive payment for PFL taken in full-day increments. So this is an important distinction because if someone is taking PFL for less than a full-day increment, they're not eligible to actually receive payment for that.

We would be able to – if you were taking, for example, a quarter of a day over a period of four weeks, after four weeks when the time off added up to a day, we would be able to deduct that from your Paid Family Leave entitlement, but you would not actually be able to receive payment for those partial days taken.

You are able to use paid time off. There's a couple different mechanisms for using paid time off while taking Paid Family Leave. Employees may use appropriate accruals on a fulltime basis. In that case, Paid Family Leave benefits would actually be reimbursable to the Research Foundation, and the Research Foundation would reimburse appropriate portions of the accruals to the employee.

The employee also has the option of using accruals to supplement the Paid Family Leave benefit. So if you're receiving 50 percent of your average weekly wage, you could use vacation, personal, or holiday time to supplement the Paid Family Leave, and in that case no reimbursement to the Research Foundation would be due. And then the employee could actually forgo using accruals altogether, so be on unpaid leave, and just rely on the Paid Family Leave benefit.

So some helpful tools for our campuses in trying to manage this new legislation is really trying to have a work schedule on file for all employees which can be tracked in our Oracle business system. This really helps to track eligibility for Paid Family Leave and determining for those working less than 20 hours per week when they reach that 175 days worked to become eligible for the benefit, and also assists in tracking things like average daily benefit for someone who is taking Paid Family Leave intermittently.

Having an FTE for hourly employees is just another way of tracking when an hourly employee might reach eligibility for Paid Family Leave. We also have developed and are in the process of developing reports to calculate the average weekly wage and eligibility.

As discussed a couple of slides ago, the average weekly wage includes not only regular wages, but includes other forms of irregular remuneration such as bonuses, lump sums, again Virgin Pulse. Those have to be calculated for 12 months after those bonuses and irregular remuneration is earned.

So we have actually developed – the first report is the *RF New York State Paid Family Leave Individual Average Weekly Wage Calculation Report*. I know, long name. But that report really pulls in all of the employee's earnings, including that irregular remuneration, and calculates the average weekly wage, and also compares that to the state average weekly wage so that you can be aware if the employee is above the state average weekly wage.

And we are also in the process of developing an *Individual Eligibility Monitoring Report*. That will be coming soon in the New Year to try to help campuses get a gauge on when new employees will become eligible for that benefit, either via working the 26 consecutive weeks for those working 20 hours or more or for those working less than the 20 hours, when they are expected to reached the 175 days worked.

The Research Foundation is also in the process of investigating a leave-tracking system to help campuses track FMLA, PFL, as well as our child care leave and the New York State disability used since they all interplay with each other.

Employee deductions for PFL are through payroll deduction, and those deductions are on an after-tax basis. This is due to federal IRS regulations. The maximum deduction is 0.12 percent of the employee's average weekly wage – of the New York State average weekly wage, I'm sorry, whichever is lower.

So the current maximum contribution per week is \$1.65 or \$3.30 biweekly, and the deductions are based on the average weekly wage for the eight weeks calculated quarterly. So an average weekly wage will be calculated for new employees when they start, and then each quarter moving forward the average weekly wage will be recalculated and deductions could potentially change each quarter if there's been a change in the average weekly wage.

So all employees began receiving deductions in the December 8th payroll, and new employees will receive deductions immediately upon hire. If deductions are missed because we do have a little bit of fluctuation in our biweekly payroll due to grant activity, we as

the employer only have the ability to take the extra deductions or the missed deductions for up to one month after the deduction has been missed.

And in terms of new employees receiving the deductions, those deduction elements will automatically load for all new employees. So campuses will need to take no action for new employees or rehired employees to begin those deductions.

A few important distinctions of when a deduction would not be taken for an employees. Deductions wouldn't be taken for employees who have a waiver, which we are also going to talk about in a little bit who is eligible for a waiver, but those who have waived Paid Family Leave benefits or if they are working out of state or internationally.

As we discussed a couple slides ago, you really have to be performing work in New York State to be eligible for the benefit. So if you are not performing any work in the state, you will not receive deductions.

Deductions while an employee is on leave. Employees must contribute during periods of leave or make up the deductions when they return. The only exception to that is employees who are not yet eligible for PFL and take a leave and are on New York State disability. They would not contribute towards the period of the leave since they are not yet eligible for Paid Family Leave.

So waivers, which I briefly introduced in the previous slide. Individuals are not really – most of our employees are not really eligible to waive the Paid Family Leave. Employees who meet or who are expected to meet the eligibility cannot opt out. So for most of our employee population, we would not view that they would be eligible to waive.

Employees who are not estimated to work 26 consecutive weeks or 175 days in a 12-month period must be notified of their option to waive. Really, the only categories of employees that we really foresee this are really our summer-only appointments who are working for a small duration of time during the summer, certain student appointments, and temporary hires.

We would really expect that to be evaluated at the time the employee is applying for the waiver. So that really is the employee's obligation to apply for the waiver. We have posted the waiver information in our – it will be posted in the employee

handbook, it is in our benefits handbook, and it is also on our website. There is a Paid Family Leave page on our website which links directly to the waiver.

There are some options for revoking the waiver. So if an employee does have a change in appointment, that would cause him or her to become eligible for the Paid Family Leave benefit. We are able to revoke that waiver. It is important to note, though, however if the waiver is revoked, the employee must pay retroactive deductions back to the time of hire or December 1st of 2017, whichever is actually later.

So it's just important as campuses are receiving these requests for waivers to be evaluating them in conjunction with the employee's appointment information to make sure that this is an appropriate waiver.

So as I alluded to, the employee must submit the waiver form to the campus HR department. The HR department is then going to review and assumingly approve that based on the anticipated work schedule and the appointment information. It also must be – that hard copy must be stored in the employee's file, and we are tracking that electronically in our Oracle business system in the extra information type field on the People form.

We covered a lot in the benefits and waiver section, so we thought we could take a quick pause and see if we have any chat questions coming in from the audience.

Katie Armstrong: Yes, actually, we have quite a few. Some of these were covered on the slides, but I will still go through them just so we can reiterate some of the things that we went through on the slides. The first one is: Is there any way to opt out of this? And similarly: If I feel like I am not eligible for PFL, will I be able to opt out of the deductions?

Christa Taylor: That's a great question. So most employees cannot waive this benefit. Really, in order to waive the benefit, you have to – if you're working more than 20 hours per week, you can waive if it's not anticipated that you will be working 26 consecutive weeks.

If you're working less than 175 days – and remember those days do not have to be consecutive. If you are anticipated to work less than 175 days within the 52-week period, you can certainly fill out the waiver. That form is posted.

You can obtain that from your campus HR office, but it is also

posted on our website, which is www.rfsuny.org. You can click the Information for Employees, and then from there you can click into Your RF Benefits. There's a leave page where you can click into and actually get the waiver form, and it just should be completed and provided to your campus office. They will then review that with you to determine do you meet the eligibility criteria for the waiver.

Katie Armstrong: Great. Thank you. The next one is: Are international Ph.D. student research/teaching assistants who work 20 hours per week eligible?

Christa Taylor: Yes, all employees are eligible. When you say "international," assuming that they are working in the state of New York, so they're an international student who is actually working in New York, yes, they would be eligible for the benefits.

Katie Armstrong: Great. How does the insurance carrier know when an employee is taking FMLA for three hours and not PFL? Is there going to be some type of tracking mechanism?

Christa Taylor: So it's a good question. We are going to talk about the claims process a little bit further in the presentation, but the employee does actually have to apply for Paid Family Leave. There is an extensive application where the employee would be indicating the type of leave that they're taking as well as if that is continuous, if it is intermittent and reduced work schedule, and would actually have to file the claim.

The insurance carrier will be tracking Paid Family Leave and will also be tracking things like New York State disability since you can't take more than the 52 weeks combined. But it will be a lot of communication back and forth with the insurance company carrier, but there's quite a detailed claim form that will help with that.

Katie Armstrong: Why is this not an after-tax benefit like all of our other deductions?

Christa Taylor: Did you mean after?

Katie Armstrong: Yes. Well, they were asking why is this after-tax?

Christa Taylor: Oh, why is this after-tax? Good question. This really has to do with IRS regulations. This is a state-level benefit, and so even being a state-level benefit we do have to comply with federal IRS regulations. New York State did confer with the federal IRS, and the regulations put forth was this is an after-tax deduction. It's

really under IRS code is really the reasoning is that it's not eligible for pretax deduction.

Katie Armstrong: Great. Working fulltime, do you have to wait 26 weeks for eligibility once the program starts or just 26 weeks from when you are hired?

Christa Taylor: So I think there's in some ways two distinct questions with that, Katie. I think we have an existing population who would already be eligible by virtue of they have already worked 26 consecutive weeks and will immediately become eligible on January 1st.

And then we have a new hire. So a new hire will have to work the 26 consecutive weeks or 175 days if less than 20 hours before they become eligible for the benefit, although the deductions do begin immediately upon hire.

Katie Armstrong: Is this benefit calculated based on your gross weekly wage?

Christa Taylor: These are great questions. So your gross weekly wage does have a part in that because it is – they are earnings that you've had in the eight weeks prior to your going on a PFL leave, but there are other factors as well. So any form of irregular remuneration such as bonuses, which we talked about. So a bonus could have been earned six months ago, but that bonus has to be figured into or added to your average weekly wage for the next 12 months after that bonus is earned.

So it's not as simple as just your gross weekly wages. Really, at the point of claim the insurance carrier will look back at your eight weeks of gross earnings, but we will also as the employer be providing information on that bonus pay or any other form of irregular remuneration that gets added into that average weekly wage.

Katie Armstrong: Great, thank you. Please explain how to monitor per diem.

Christa Taylor: So I don't know if you want to take that one or you want me to.

Erin Michels: I think that's referring to an hourly – they don't have a regular schedule type of employee. So we're working on monitoring reports for those campuses that use E-Time Reporting. We're working on possibly looking at that data to pull that data in for nonexempt hourly employees to actually look at the actual days worked. So coming soon those monitoring reports will be out and published shortly.

Christa Taylor: But I would add so you're eligible once – so a per diem you would imagine is less than 20 hours per week worked, right? So you would imagine that they would fall into the category of becoming eligible after 175 days. It can take four years to get to that 175 days, but as soon as you hit the 175 days, you are eligible for the PFL benefits even if that's in your four.

So once you hit the 175 days, you would become eligible, and for purposes of determining the benefit, it is always going to be, generally speaking, the eight weeks prior that you would be looking at the average weekly wage for the eight weeks prior to the leave.

Katie Armstrong: Great. Okay, just a couple more.

Christa Taylor: Sure. No, these are all great questions.

Katie Armstrong: This one says: If I am understanding correctly, you can use PFL to earn 50 percent of the average weekly wage and at the same time use PTO half-days to earn salary as well, so basically to make you whole.

Christa Taylor: Yes, that is correct. So you can use accruals. Depending on the type of PFL leave you're taking, it would depend on the type of leave accruals you can charge for that. But, yes, you could. Very similar to other provisions we have around New York State disability and workers comp insurance, you can use your accruals to supplement your PFL to kind of make the employee whole in terms of their normal gross week wages.

You just can't earn more while on PFL. Between PFL and your accruals that you're using to supplement, you really just can't earn more than if you were actually working.

Katie Armstrong: I think this is the last one for now. So is this compensated – if you take time for PFL, do you have to use your time on the books first or can you just charge PFL time?

Christa Taylor: It's a great question. You have the option of just taking the PFL benefit. Because this is not for your own serious health condition, our disability policy of having to use sick leave first does not come into play.

This is really for either bonding or caring for a family member or preparing for the military exigency issue. You have the option. So

you could just take the PFL benefit and actually not use leave accruals if you wanted to do that.

Katie Armstrong: Okay, great. I think that's all for now.

Christa Taylor: Great.

Erin Michels: Thank you. Great questions. All right, now I'm gonna talk a little bit about breaks in service. So breaks in service is where an employee is terminated for more than 28 days. That will restart the count for eligibility.

Employees on a ten-month or academic year appointment will not have a break in service during normal periods of time off. However, deductions must be paid during the time off payroll.

PFL uses a lookback method to determine PFL balance available. The Research Foundation is changing their FMLA process to use a lookback method to coincide with PFL effecting January 1. PFL may be used intermittently for birth of a child or placement of a child.

So we are changing our FMLA requirements to coincide and concurrently designate that. So as of January 1, if an employee is taking intermittent PFL to bond with a child, that would be an FMLA day. If they had FMLA available, that would count towards the FMLA accrual amounts.

Katie Armstrong: And maybe, Erin, we could just talk a little bit about what we mean by "lookback method" in terms of how we would be looking towards what benefits are available.

Erin Michels: Sure. So when you apply for the leave, day one we would look back the year to see how much PFL you have used, and if you have used four weeks we would say, "Okay, as of this day you have four weeks remaining of PFL to use for that leave."

I guess it's a moving target. When you look back and you apply for the benefit, you have to look back every day that person takes leave. So as of day one, you look back and they've used four weeks. You have four weeks of PFL.

Well, if you used your four weeks of PFL a year ago, you'll get another four weeks when that year has passed. So it is kind of complicated when you look at it that way, and that is what our FMLA process is going to be changing to.

Previously we had a look-forward method for FMLA, but as of January 1 we are going to be looking back and looking at FMLA usage within that year as well. That kind of explain things a little bit more?

Christa Taylor: Yes, thank you. I think that'll help the audience.

Erin Michels: Requesting PFL. So the contents of certification depends on the type of PFL. Regulations specify documentation to be submitted for each type of leave, and Christa will go into the claim process and the forms later on in the presentation.

Employees must also submit a request form to carrier. You can pre-file before a qualifying event so long as the additional information is provided when the qualifying event occurs. A carrier must notify the employee of additional information needed within five business days. So there is going to be a lot of back and forth between the carrier and the employee and also the employer. We are going to be kept in the loop as well.

The employer must complete the employer information on request form within three business days of receipt. The carrier has 18 days to pay or deny the claim.

So I'm going to stop right there. We are going to take a short break, and when we come back we're gonna be talking about the claims process.

Jenna Lehr: Welcome back to Learning Tuesday. We're here talking about New York State Paid Family Leave. At this time Katie is gonna take us through some more questions that we've gotten in the chat pod.

Katie Armstrong: Great, thanks. So we had a couple more come in. The first one is: If we do not have a family member to care for or are reaching retirement, do we have an option to opt out?

Christa Taylor: That's a good question. There is no option to opt out if you don't have a family member to care for. The only situations in which you are able to opt out is if you are not expected to meet the eligibility requirements. So unfortunately in that situation there wouldn't really be an option to opt out.

Katie Armstrong: If you are having a child, do you prequalify for New York State DBL and PFL at the same time, and can you use accruals with one and not the other?

Christa Taylor: Wow, that's a very, very detailed question. So we are going to have an interactive exercise at the end, so I don't want to give all of the secrets away now. I think that as we are – particularly with maternity cases it gets a little bit more involved because there are multiple layers of leave that affect a maternity claim.

The RF has an overarching six-month child care leave which kind of plays into this even though it doesn't – it's not PFL, but there are some overlapping layers there. So the answer is, yeah, an employee will really have to evaluate their options when they're taking leave to best meet their needs and their goals during their maternity leave.

For example, if an employee has written out prior to the birth of the baby – remember, PFL is only for bonding with a new child or caring for a seriously ill family member. Your own serious health condition, you can't take PFL for that. So many times even in routine maternity leaves, the employee has written out – the mother has written out prior to the birth of the baby.

So that could only be disability in which you're required to charge your sick leave. Then at the point the baby is born, employees will have an option to really continue on disability where you would charge your sick leave if you have it or the choice to go on the PFL benefit and use it for bonding with a child once that baby is born.

And so as we discuss in the interactive exercise later, we'll take a little bit of a deeper dive. But, yes, there are some choices to make depending on which is most important to you. Is it trying to maximize the duration you're paid during your leave? Is it to receive – someone who may have financial hardship, they may need to receive the maximum amount of money they can and they don't have a lot of sick accruals.

The PFL benefit is higher than the New York State disability benefit. So there's a lot of factors there. It's kind of an individualized I guess answer per se, but we'll take a deeper dive when we do our interactive exercise.

Katie Armstrong: Okay. There are a couple more maternity-related questions, so we'll save those for the section that you guys are coming up next. But I do have two other ones that are not maternity-related: I am currently working one day a week. However, next month I will become a fulltime employee. At that point, will I be able to revoke my waiver?

- Christa Taylor:* So the regulations do allow for revocation of the waiver if it is due to a schedule change. So that waiver would be able to be revoked at that point, and at that point we would then start taking the deductions and deal with retroactive deductions at that point. But, yes, you are able to revoke it due to a schedule change.
- Katie Armstrong:* And can you guys just talk a little bit about the difference between the FMLA benefit which we already have and the PFL benefit?
- Erin Michels:* Sure. I can take that one, Christa. So FMLA is on the federal level. It's a federal regulation, and that is job protection only. So when you look at PFL and FMLA, PFL is a state-regulated benefit. That offers job protection and a paid benefit.
- So there is a lot of interplay between the two. For example, birth of a baby, that would be an FMLA-qualifying event along with a PFL-qualifying event, and we can concurrently designate those leaves at the same time. But if you are out and you're taking care of your grandma, that is a PFL-only qualifying event. It does not qualify for FMLA. So there's a lot of interplay between the two, but they are two distinct regulations.
- Christa Taylor:* With different eligibility I would add as well, and there's different eligibility requirements to be eligible for federal paid family leave versus the PFL.
- Erin Michels:* Right. FMLA you do need to be working for a year with the Research Foundation, and for Paid Family Leave you only have to work 26 consecutive weeks if you're over 20 hours and then 175 days if you're under 20 hours a week. So you could become eligible for PFL prior to becoming eligible for FMLA. Good questions.
- Christa Taylor:* Any additional questions before we –
- Katie Armstrong:* No, just some maternity ones, but I think you guys will be covering those in the next section.
- Christa Taylor:* Okay, great. So moving on to the claims process, we've had a lot of questions I think about the claims process because as we're nearing 1/1, we do have campuses who actually have already received claim forms.
- I did want to mention that this claims process is really mostly specific to PFL. So we're not necessarily focusing on FMLA

documents whereas Erin talked about there is interplay and the employee could also be eligible for FMLA, and we're also not really mostly talking about New York State disability claim forms and process in this. We're really trying to stay to just the PFL claims process.

But try to make note, especially on the slide we're going to talk about initially, that the employee really needs to notify their supervisor and HR of their need to take leave. The employee, when they're notifying HR, they don't need to expressly request PFL. Obviously they need to disclose the nature of their request so that the campus HR can determine that it is potentially PFL-qualifying or FMLA-qualifying. But they don't actually have to say, "I need to take PFL leave."

But really, once the employee notifies their supervisor and HR of their need to take leave, the HR department would be sending them an *Employee Request for Leave Form*, which has been revised to incorporate PFL. They would also send the application for PFL and the statement of rights for PFL. Again, if it is FMLA-qualifying or potentially New York State disability, there would also be additional forms that would be sent but staying again with the PFL.

For the application for PFL, depending on the nature of the leave it would really depend on the type of forms that need to be filled out. So for bonding with a child, there's PFL-1 and PFL-2. Really the PFL-1 is what we're going to spend a lot of time focusing on because that really has to do with the employee and employer portion of the claim form. The PFL-2 really moves through the employee's certification and supporting documents that they need to submit to the insurance carrier for the approval of PFL.

Care of a seriously ill family member, employees would have to submit forms PFL-1, PFL-3, and PFL-4. So this is by far the one that has the most documentation, and then there's also for the qualifying military exigency PFL-1 and PFL-5. So that would be sent to the employee.

We have not posted the claims on our website, and really that was purposeful in nature really because leave is incredibly complex, and we want there to be a dialog between employees and campus HR to the nature of their leave. As we've talked about with a lot of these questions, there's a lot that goes into it with planning for use of accruals and things of that nature. Campuses will be provided with these forms; we're just not posting them on our website at this

point in time.

So for the claims process, it really starts with the form PFL-1, and regardless of the reason for the leave, whether that's bonding, military exigency, or care of a seriously ill family member, all of them require PFL part 1. There are two parts to PFL part 1. There's Part A, which is the employee statement, and then there's Part B, which we'll discuss a little later, which is the employer statement.

And so for Part A, there's really some demographic information about the employee: name, address, Social Security number, also reasons for taking leave. So they really have to document are they doing it to bond with a child, care for a family member, or military qualifying event; and list what family member they are taking the leave for.

This is really where they're providing the bulk of information, if they are taking leave continuously or periodic and their anticipated dates of leave if this claim form is being filled out in advance of the leave, because as we previously talked about, it really requires the claim form to be filled out 30 days in advance when the leave is foreseeable. If it is less than 30 days in advance because it wasn't foreseeable, they actually do have to indicate that on the claim form.

And the employee is actually – interestingly enough, they are supposed to provide some demographic information, where they're working, as well as their own calculation of their average weekly wage, which is interesting. There's some great detailed instructions in the PFL-1 Part A which instruct them how to do that, including the irregular remuneration that we have talked about with the bonus pay and how to calculate and add that in. It also asks for information if they have any other employers.

Lastly on that form there is a declaration that must be signed by the employee similar to other processes like New York State disability and having the actual application signed by the employee.

So the Research Foundation, once they complete that, they are going to send the PFL-1, the whole complete form, the Part A and the uncompleted Part B, to the campus HR office. The Research Foundation is responsible for completing Part B, which is really the employer information.

What's interesting about this is this is really the opportunity I think for campuses to be having a discussion with the employee rather

than just completing the actual claim form. This is really where the campus is going to want to find out additional information. So the employee will of course have turned in the *Employee Request For Leave Form*, but they'll be receiving this form which indicates the reason the employee is taking the leave, the type of leave they want to take.

So that will open up the dialog to be talking about what are your options? For example, is there interplay with disability and FMLA? What type of accruals does the employee want to use while they're taking Paid Family Leave? But this form provides similar information to the employee: demographic information, the Research Foundation's address, our federal employer ID number, our SIC code, and also the campus contact information, which is important because while we are one corporation with the Research Foundation, we obviously have 30 different locations.

So the campus has the opportunity to provide their name, phone number, and e-mail address so that our insurance company is able to interact and notify the campus of the approval, denial, or request for more information on the claim.

We're also required to provide the employee's hire date and the eight weeks of the average weekly wage. Again, that will include bonus pay and other forms of irregular remuneration that were earned in the 52 weeks preceding the leave.

We also have to indicate if the employee will receive full wages while on PFL and if the Research Foundation will request reimbursement we mentioned before with the employee having the opportunity to charge full leave accruals while in substitution, I'll call it, of the PFL benefit. In those scenarios, we would still file the PFL claim, because again this is protected leave and income replacement.

So it's necessary to complete the claim form for the claim to the application for protected leave to be approved. But in those cases where the Research Foundation is paying the employee in full, we as the employer will get the reimbursement. In those cases again we would reimburse the employee based on what we receive back as reimbursement, and we would also reimburse the award as well.

So we have a responsibility similar to the New York State disability process to indicate the date that the employee will receive full wages through. As an example, the employee may have ten vacation days or 15 vacation days that they want to use to

substitute for that PFL benefit, but their leave is going to be say the full eight weeks. So they may only have enough accruals to be paid for a portion of that leave, and so we would want to indicate that on the claim form to the insurance carrier when they're being paid through.

Some other interesting information on that Part B form is that as the employer, we do need to notify our insurance carrier if the employee has taken New York State disability, PFL, both of those, or none of those within the 52 weeks preceding the leave. If they have taken that leave, we do have to provide the dates.

That really ties back to some of the benefits and coordination with New York State disability. Like we talked about previously, in the Paid Family Leave regulations employees are able to take a combined benefit between PFL and New York State disability. So for example, they're able to take a combined 26 weeks of disability.

So if an employee has already been on disability for 26 weeks, for example, they would not have a PFL entitlement. Or if they had 20 weeks, they may only be entitled to six weeks of PFL. So coordinating and tracking the interplay between these benefits becomes increasingly important.

We're also required to notify the insurance carrier if the employee is also eligible and taking FMLA concurrently with PFL. Really, tracking all of this information becomes much more complex and difficult for campuses in looking back over the 52 weeks preceding the leave.

PFL benefits, while in New York state regulation, the benefits and leave approval are actually through our insurance carrier. So it is a rider or an add-on to our existing New York State disability coverage which is provided through First Reliance Standard Life Insurance Company.

The employee, really once we complete the PFL Part B, we should be taking a copy of it. But it actually gets returned to the employee, who then gathers their supporting documentation and submits it to the insurance carrier, because remember the insurance carrier is approving the leave and they are approving the income replacement benefit, which is different than FMLA where we as the employer receive all of the information and are making the determination if someone is eligible for FMLA.

So if the employee is submitting a claim, it can be mailed, it can be faxed, and it also can be e-mailed to the address in the presentation. So if by chance the employee does return the full completed claim form to you, including all of their supporting documentation, we as the employer, the Research Foundation, can actually submit the claim on their behalf, and we would submit it to the same contact that we currently submit New York State disability claims to at First Reliance.

Lastly on the PFL Part B, we as the employer are also signing a declaration that the employee is eligible for the PFL benefit so that they have worked either the 26 consecutive weeks if they are working 20 hours or more per week or the 175 days if they work less than the 20 hours.

So the PFL-1 Part B, the employer portion must be completed by the campus and returned to the employee within three business days. I can probably hear maybe some of the troubled groans from some of our campus colleagues because that is a very tight turnaround time, and to really allow for that interaction that I talked about before to try to get the nature of the employee's leave and their plans for leave, it's definitely a tight turnaround.

But when the employer receives the completed PFL-1 Part B back in the mail, they are then responsible to gather the supporting documentation and then submit all of that to the insurance carrier. The insurance carrier then will notify the employee and campus within 18 days if the application has been approved or denied.

This conversely brings up some of the issues where because the insurance carrier is making the determination on the protected leave as well as the income replacement, we do have individuals who are out on leave without yet the leave actually being approved yet. So it's a little bit of a conundrum where we are really designating PFL leave before the PFL has actually even been approved.

And with that, I'm just going to turn it back over to Erin so Erin can talk a little bit about the communication plan that we have had and of the outreach that we've had with campuses and employees.

Erin Michels:

Great. Thanks, Christa. So we have a couple communication vehicles for our communications regarding PFL. The first one was the benefit bulletins for the regular employees and the graduate students. They were distributed to all benefit-eligible regular employees and grad students. The deduction date was November 1,

2017, and it was distributed by the central office.

Other communication vehicles include a PFL letter to employees. You all should have received one to your home. That was distributed on October 25th. PFL letters to PIs. It was distributed to all RF PIs and supervisors. That was done on October 27th. The benefit handbooks we are currently working on and will be distributed by January 2018, and the employee handbook, which is available to all RF employees, will be completed in January '18 as well.

In addition, we'll have various reference materials available for use including charts and FMLA and PFL comparison, process flows, and FAQs. These FAQs are already posted to our website. If you go to rfsuny.org into the benefits page and you find the leave page, you'll see a link to the FAQs. The information on our website, and the leave handbook, which includes the PFL procedure and claims process.

Now we are going to conduct an interactive exercise to go through things that need to be considered with a more complicated PFL situation, birth of a child. So with that I will kick it off to the rest of the team to start our exercise.

Christa Taylor:

Great. So we thought through obviously a very positive camera angle, many of you may not realize that we have our own maternity case with us, and we thought it was a great opportunity to incorporate Jenna, who is going to be taking a maternity leave in 2018, to just talk about the things that we need to – I shouldn't say "we" because you're having the baby, but that you need to consider when you're taking leave.

We've kind of touched on some of them already, but obviously as someone who is relatively new to the organization, you obviously will have some questions and concerns in walking through the things that are on your mind most. So I thought we could start with what's on your mind and then maybe talk about things that we also think maybe you should be considering or maybe I should listen and learn things that you should be considering.

Jenna Lehr:

Like Christa said, I'm new to the organization. I started just this past May. So I think that makes me one of those interesting cases where I'll qualify for Paid Family Leave but I'm not yet FMLA-eligible. So there have been a lot to consider as a new employee. I'm due with my first child in February, and so some simple questions have been on my mind.

I've seen some of the presentations talking about the average weekly wage, and I never was quite sure. Is that already divided in half or is that the number I need to divide in half? I know it was somewhere around – we did an example earlier around \$1,250.00, but could you explain the math for me?

Christa Taylor: Absolutely. So the benefit as you start – and 2018 we talked about it will be fully phased in. But the benefit is really 50 percent of your average weekly wage up to the state average weekly wage. So the state average weekly wage is \$1,305.92. That is not already cut in half.

So for annual purposes, if everyone is trying to figure out what does that equate to maybe on an annual salary, that is just shy of \$68,000.00 for an annual salary. Pretty much what that means is anyone who is earning under that \$1,305.92 on a biweekly basis, you will get 50 percent of what you are earning, so your average weekly wage. If you are earning more than the \$1,305.92, then you are going to get 50 percent of the \$1,305.92, which comes out to about \$652.00 and change.

Jenna Lehr: I think you talked about it a little bit already, but do we tax that? Say it's the \$652.00 and change. Are we taxing that so it's less than that? I'm clearly actually making my budget for my maternity leave, and so the numbers start to get real.

Christa Taylor: Well, it's important because obviously planning your maternity leave, I don't know too many people who can just say, "I don't care about the money while I'm on leave." You have a new baby to pay for, right? So I think that the benefit is taxed, but the employee would have to really – so we talked about the deduction is taxed under federal IRS regulations, but the benefit itself is also a taxable benefit.

So you can choose to have taxes withheld from the payment, in which you would work with the insurance carrier, so in this case First Reliance Standard Life Insurance Company, which we'll call First Reliance for short because that's a mouthful. You would let them know if you wanted to have taxes withheld and how much.

You don't have to have them withheld, but what will happen is you will receive a tax form, the 1099 Miscellaneous, which will report the taxable income to you for the end of the tax year. So for you, because you'd be taking leave in 2018, in 2019 you would receive

your 2018 1099 Miscellaneous, and then you'd have to report that with your income.

Jenna Lehr: So it's either pay now or pay later, but no one avoids their taxes.

Christa Taylor: Right, exactly. Exactly.

Jenna Lehr: So one more question about the dollars and cents. Is there a way for me to know ahead of time what that take-home will be? So if it's the \$652.00, so what exactly my taxes are? Is there a way to know what that is ahead of time?

Christa Taylor: So you'd be able to work with First Reliance. It will really be working with them on what you want withheld. So just as an example, say your regular tax withholding rate, as an example say it's 25 percent and you want to have 25 percent withheld with that. You'd be able to really instruct First Reliance what you want to have withheld. So in some ways you control that vehicle in terms of electing what you want.

Jenna Lehr: Okay, that's really helpful. Thank you. Should I give you some more of my questions this morning or did you want to talk through some other things?

Christa Taylor: I was just thinking, without delving into the additional questions yet, just some things that I think all maternity and leaves really need to think about because we started to talk about before that every maternity leave is going to be unique. So for you as an example, we talked about you're not going to be eligible for FMLA because you won't meet the year employment requirement, but you're eligible for PFL. There are individuals who are eligible for FMLA as well, and we also have the overlaying six-month child care leave.

And so for your purposes, not being eligible for FMLA because you're taking this for birth of a child, it's not a hindrance or it doesn't have a negative impact to you because you're able to take the six-month childcare leave.

Jenna Lehr: As a new hire to the RF, I thought that was just – just my own personal thing, I thought it was so generous, and it really took a lot of the stress off me to know, "Okay, I could take six months." I think every expecting parent has to do their own soul-searching on what they need for their family.

But although it sounds really great to be home with a new baby for

six months, although I really do love to work so I kind of want to get back, I've decided that I'm going to try and find a happy medium. I think I'm gonna stay out for four months because although I can – I don't have the accruals of the vacation time saved up of someone who has been here ten years to really help supplement my time off after PFL or to make me whole during PFL.

I have decided I'm not gonna take any of my vacation time 'cause I just have so few days. I want to be able to come back from leave and someday look forward to a vacation, 'cause having a baby is time off, but it's not quite vacation. I think that that's been something that's been on my mind of I'm okay to take the time I need, but it's figuring out how long can I be out without pay.

I think with four months, and maybe you can check my math here, that I would in theory be out six weeks for my own health event with New York State disability, and I would have some sick time that I'll use during that. I've used some for maternity appointments, so I don't have maybe as much 'cause you've got a lot of doctor's appointments.

But I'll use my sick time during that six weeks of New York State disability, and then I'm going to go to PFL for eight weeks. And then because I've chosen to stay out for four months, that leaves two weeks of rice and beans, beans and rice, and not having any pay but saving my vacation time so when I come back I can look forward to someday a day at the beach with the baby.

Christa Taylor:

Right, and those are things that everyone really has to consider. So we talked about before the distinction between PFL being for bonding with a new child. It's not for your own serious health condition. So employees really do have – I should say maternity. It's specifically for mothers because if you're written out prior to the birth of the baby, that's going to be disability all the time.

And then at the point the baby is born, there are really some decisions that employees really need to be making because that's at the point where PFL can begin. So you could elect to then start taking leave instead of for your own serious health condition to bond with your new baby and be entitled to PFL benefits.

And so things employees need to consider when doing that is when you are taking the leave for your own serious health condition and receiving New York State disability benefits, our policy requires that you use all your sick leave first. And so just because you're

using sick leave does not mean you're not actually disabled under New York State disability law. However, it does count towards the disability benefits, which again in conjunction with PFL can't be more than those 26 weeks in a 52-week period.

But employees who have a large amount of sick leave or even have the voluntary short-term disability benefit likely would want to go the disability route until that exhausts. So at six to eight weeks postpartum typically, depending on your birth and assuming that it was a routine birth, would receive that because they would either be getting the full sick leave or the majority of it on sick leave or the voluntary disability benefit, and then use the PFL after that because then they can continue a good amount of income replacement. You're not really significantly impacting your accruals.

But somebody else who may not have a lot of accruals or may be in a position where financially – New York State disability is \$170.00 a week. And there's not too many people that I know, if you don't have sick leave accruals and you didn't elect the voluntary short-term disability, who could really afford to live on \$170.00 a week. So it's a real financial hardship.

And so the PFL benefit, being 50 percent of your average weekly wage, is typically more significant than the New York State disability benefit, so they may want to begin the PFL benefit at the birth of their child.

Now again with continuous leave, that's not really going to necessarily allow – if the income is the main driver, it's not going to allow the duration of paid leave per se. Their paid leave portion would come to an end sooner. But it would give them – if the income is the primary driver for their leave, that would give them the ability to receive more income replacement during leave.

It's very unique to each individual person, and if your goal is potentially maybe, "After my disability period, maybe I want to return part-time," as an example, at the end of that postpartum period, you could return, for example, say three days a week and use the PFL intermittently and, say, use PFL for those two days a week. So you're returning to work sooner, but it's only for a partial week during that six-month child care. So there's definitely a lot of options available.

Jenna Lehr:

We talked a lot about moms, but something that's been on my mind is my husband is going to take this benefit as well through his

employer. He doesn't work at the RF. And so we've had to think about how he'll use his leave. Although I'll take mine in one chunk, he's going to take his in the beginning. He'll take it the first four weeks and then the last four weeks, and actually he'll take it my first week back at work so I can have a good transition back. It's even a different thing to think about for the dads out there.

Christa Taylor:

Erin had mentioned the communication vehicles, and so we had it in the benefits bulletin. Not so much that we can take credit for the Paid Family Leave because it's New York State regulation, but we really received a nice sentiment from a father who would not have otherwise been able to really financially afford to take a paternity leave, if you will, that this legislation really allows him to be able to financially afford to do so.

So he was super enthusiastic, which I think is great because it does – while there's a lot of complexity as an employer to managing this new regulation, from the employee perspective this really provides I think additional protected leave, and with the added layer of the income benefit, it really allows people to take that leave that otherwise may have not been able to.

For individuals we talked before about could you take it to care for a grandmother? In situations where you may not have been able to because of the expanded definition of the family member under PFL, it really allows people additional options and still being able to receive income while they're on leave.

Erin Michels:

I think, Christa, to add to that point, if the father or your husband did work for the Research Foundation, they would be eligible for an eight weeks as well. So you would have a 16 weeks combined. You could take that at the same time or you could stagger it like you're planning on doing.

Christa Taylor:

Other questions you might have had?

Jenna Lehr:

Yeah. I understand that this benefit starts at eight weeks and in a few years it will be up to 12 weeks, but next year it moves to ten weeks, if that wasn't a mouthful or confusing enough. So the benefit jumps two more weeks next year. So since I'm having a baby in February, would I be able to qualify for that additional two weeks in the new year, so in 2019?

Christa Taylor:

Yes, you actually would. So in 2019, when it changes, you would be eligible for the additional two weeks, because remember you can take the PFL for the year from when your child was born. So

even though you exhausted just say the eight weeks, when 1/1/19 rolls around, you'll have an additional two weeks available up till your baby's first birthday to be able to take that additional two weeks of PFL. Yes.

Jenna Lehr: Great. Thank you. And then I think my last question we have already touched on, just that I'll have some sick time, but I'll take that during the disability part, not during the PFL. So I think we've already talked about that. But I know I've learned a lot from this, so thank you so much. Those were all my questions for now.

Christa Taylor: Great. Oh, fantastic. Well, we'll turn it back over to Katie because I imagine we've got some chat questions at this point.

Katie Armstrong: Yes, we have a couple more questions that came in. I think this is a good one talking about how you'll actually receive the PFL benefit. So once you go on PFL, do you see the payment in your biweekly paycheck immediately or is that something that's sent directly from the carrier?

Christa Taylor: Okay, so good point. It is very similar to New York State disability for anybody who has previously been on the New York State disability benefit. This is a benefit that is paid by the insurance carrier. So payment will come directly come from them.

The only caveat that I would say is if you are electing to use your leave accruals, your paid time off, either substituting the PFL benefit entirely or you're using it to supplement your PFL benefit, you would get paid from the RF in your biweekly paycheck.

If you are either not using accruals at all, the PFL benefit will come from the insurance carrier, and if you're substituting, you'd be getting pay from the RF for the accruals that you are supplementing and a payment from the insurance carrier.

Katie Armstrong: Great. So we talked about Jenna's situation, but just to clarify for the people out there, if an employee wanted to utilize disability, unpaid FMLA, and then the eight weeks of PFL, would they be able to do that? For an example, that would be a total of about 20 weeks.

Christa Taylor: Just to clarify, for maternity you really also think about we have the overarching child care leave. So six months from when the child is born, the RF does have the child care leave. Erin talked a little bit before about designating leave concurrently where we could.

So for an example, if you are taking leave to bond with your child, even if you are not applying, you don't apply for PFL. We as an employer can designate that time towards the PFL benefit because you are taking leave for a PFL-qualifying benefit.

So in the case where you're mentioning, when the disability ends, if you are taking leave for the birth of a child to bond with that child, even if you're just filling out the FMLA paperwork, that's also a PFL-qualifying event, and we would designate that as PFL as well.

So it's not necessarily stacking them. When one ends, we just automatically start the other. It's not consecutive. A lot of it is concurrent.

Katie Armstrong: Okay, great. I think we just have a couple more here. Will this affect the use of short-term disability that I have purchased, so not the New York State disability, but the voluntary short-term disability benefit?

Christa Taylor: Right, so it's a good question. I wouldn't say it affects it per se, because keep in mind, again disability is for your own serious health condition. So this would be in the case of maternity, which is really the only way that disability would really interplay in this. It's for your own serious health condition.

So disability would be potentially for any period that you are written out prior to the birth of the baby and then potentially six to eight weeks postpartum. And so the voluntary disability benefit would layer on top of that and would be concurrent with that.

So the employee again at the point the baby is born would have to make a determination did they want to continue on with the leave for your own serious health condition or are they applying for PFL at that point for bonding with the child. In the case of the voluntary benefit, that is 60 percent of your average weekly wage. So that is actually, especially in 2018, still higher than the PFL benefit.

So I can't really think of a scenario off the top of my head where it would benefit anyone who has the voluntary disability benefit to take PFL right when the baby is born because they can receive that disability benefit typically six to eight weeks postpartum and then take leave to bond with their child and receive the PFL benefits.

Katie Armstrong: Great. And I think there's just one last one here. Does a new year of PFL eligibility start on January 1st, meaning are you eligible for another eight weeks – well, as we know it'll be ten weeks next year – of PFL the following year?

Christa Taylor: Do you want to take that one?

Erin Michels: We talked about this a little bit earlier, but we are using a lookback method to mirror FMLA and PFL. It's based on when you apply for the PFL. It's not based on calendar year, with the exception of the additional weeks that are coming up until 2021. So if you take PFL next year, January 15th we would look a year back. In 2019 if you apply for PFL again in June, we look a year back to June 2018 and measure how much PFL you have used.

So it's not necessarily a calendar year basis, but you would receive those extra two weeks up to 2021 depending on your situation. So it's definitely an interactive process, and each situation is unique. Especially the communication is important with your campus contacts, HR, and the carriers.

Christa Taylor: Right. It's a good question because you look at the charts and you see, "Oh, there's eight weeks, and then it moves to ten in 2019." And so definitely a good question. I'm seeing why someone might think that. But again, it's really looking at the leave you have taken in the 52 weeks preceding the leave.

For PFL specifically, that also includes any New York State disability benefits you have received in the 52 weeks, because again the New York State disability and the PFL you cannot receive more than 26 weeks of those combined. So looking back, it'll be an ever-evolving process, yes.

Katie Armstrong: And just to put it all together, so if I'm taking PFL to take care of my grandmother, as an example – so I'm working three days a week; two days a week I'm taking care of her – do I have to do that all at once? Can I do that intermittently? Can I do it two days a week, or do I have to take my whole eight weeks all in one lump sum?

Erin Michels: So you can do it intermittently. As long as you fill out the appropriate paperwork and the insurance carrier approves you, you can take that intermittently. So if you wanted to do a three-day-a-week schedule and you have to take your grandmother to various appointments on Thursday and Friday, you can do that.

Again, it is approved directly through the insurance carrier. Technically, the Research Foundation does not have a say in approving this leave. It's extremely important to have that dialog between employees, campuses, and the insurance carrier and open that line of communication so we understand what's going on and we say, "Katie, you have to be here on Thursday. "Well, Katie, you should tell me that you're out taking care of your grandma, and then that's understood. "Okay, I understand. You can take Thursday off."

Christa Taylor:

Right. And I would just add that I think that it increases the reliance on employees actually completing the forms. We do sometimes have some reluctance on completing some of the paperwork. I know it's a lot of paperwork that employees receive and need to complete, but it really is for their own – it really helps to ensure that they're entitled to take protected leave for these reasons, and it's really for their own benefit.

Sometimes they think, "Well, I'm charging leave accruals. Why do I need to do this paperwork?" Charging leave accruals is not the same as job protection. So it's really important that they're completing all of the required paperwork including the DB-450 for the disability claim, particularly in the maternity cases where they have enough sick leave, because again being entitled to that PFL, it's a combined 26-week maximum between the DBL and the PFL. And so the paperwork is really important to ensure that employees are receiving the protected leave that they're entitled to.

Jenna Lehr:

Christa, just a question on that. So some things, the care of a sick family member, you maybe can't foresee that coming, but you can foresee a baby coming. What time period would you say is a good time to start the paperwork and to file that paperwork ahead of your expected due date?

Christa Taylor:

Sure, good question. Certainly I will tell you that we're still working through some of the process. There's a lot obviously involved in the legislation. So as part of the legislation, it talks about the paperwork really should be filled out 30 days' notice in advance of the leave when the leave is foreseeable.

And then if it's not foreseeable, really, there's actually a spot on the claim form for you to indicate why the leave wasn't foreseeable. Obviously, yes, in some cases, typically the birth of the baby, bonding with a child, it may be foreseeable, and maybe even seriously ill family member. It may be, it may not be. So filling it out 30 days in advance is absolutely a good practice.

What's important to know on the employer side of that is we're filling out – we obviously can't fill out future wages, right? And so the conundrum in all of that is we're filling out your average weekly wage based on when you're turning in the form, which will just result in some interaction between us and the insurance carrier so that we're updating your wagers so that you're receiving the full benefits that you're entitled to.

But certainly giving as much advance, 30 days when possible and foreseeable, is definitely the best practice. It allows more time for us to be able to interact, come up with a plan for your leave, and just making sure that everyone is in the loop and is able to plan for what's happening.

Jenna Lehr: Great, thanks.

Christa Taylor: Any other questions from the chat or from you, Jenna?

Katie Armstrong: That's it.

Jenna Lehr: No, I don't think so.

Christa Taylor: All right. Well, I just want to thank you all for attending today's presentation on Paid Family Leave. It certainly is a complex topic and one that we are still working I will say to unravel the mystery around. But hopefully you found it informational and helpful.

Please remember to tune in again next month for our next Learning Tuesday. Thank you again for attending. Have a great day.

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