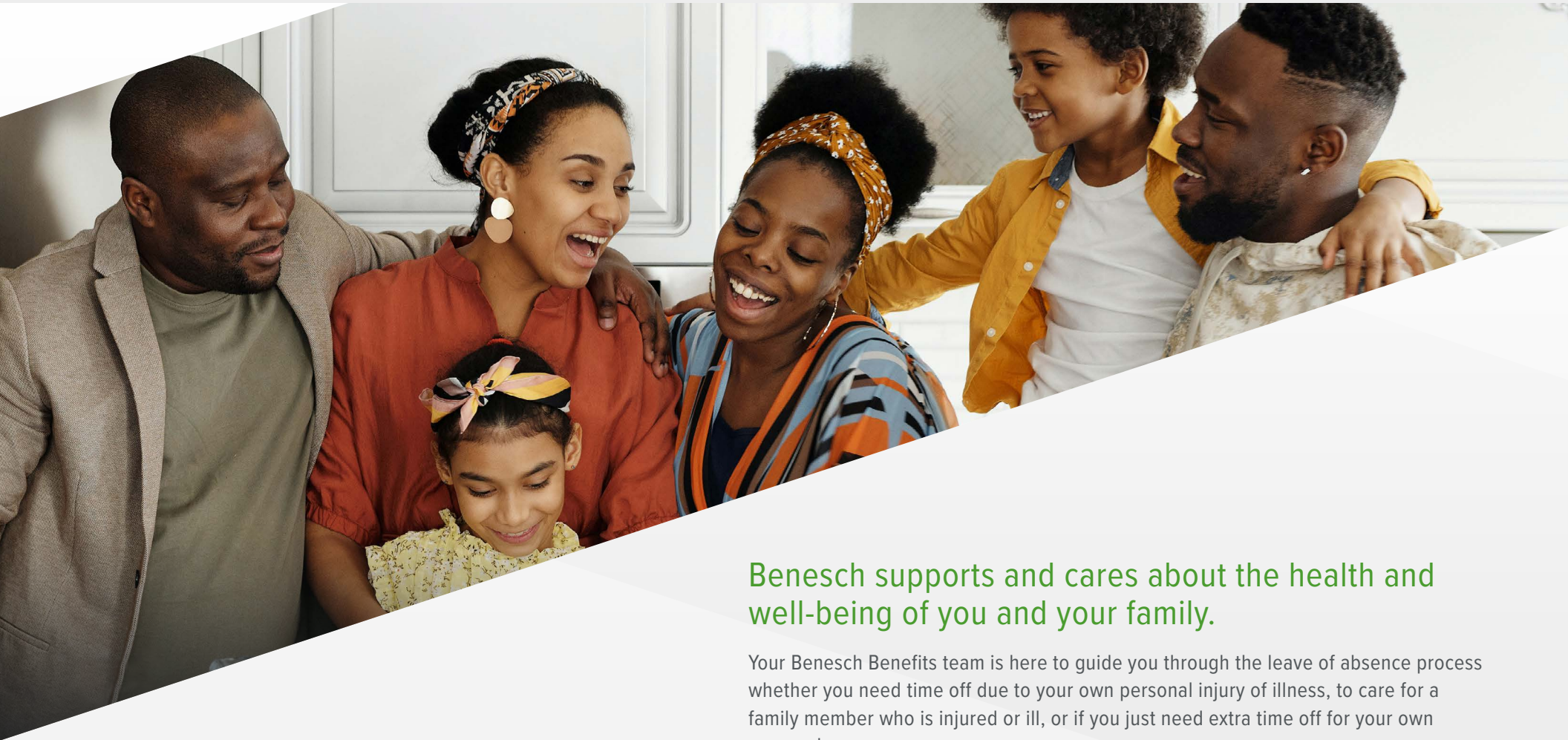




# YOUR GUIDE TO SICK, FAMILY AND PERSONAL LEAVE

For Benefits Eligible Employees



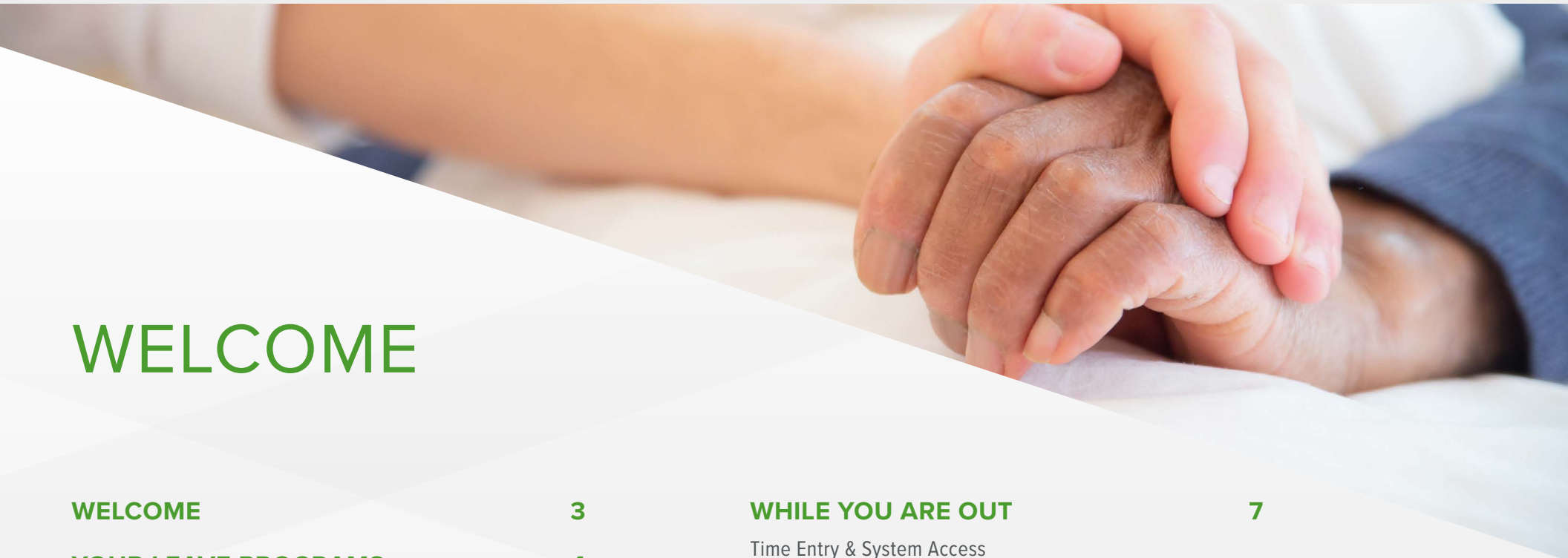
## Benesch supports and cares about the health and well-being of you and your family.

Your Benesch Benefits team is here to guide you through the leave of absence process whether you need time off due to your own personal injury or illness, to care for a family member who is injured or ill, or if you just need extra time off for your own personal reasons.

Inside you will find a simple guide to Benesch's leave of absence programs, including how your leave works, steps you need to take, information and helpful tools and resources, and important contact information.

### **START EXPLORING**

Use the section links at the top of each page, bold links throughout the guide, or simply click on the arrows at the bottom of each page to navigate through the guide.



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# YOUR LEAVE PROGRAMS

Your leave may consist of a combination of the following:

## FAMILY MEDICAL LEAVE ACT (FMLA)

You are eligible for FMLA if you worked a minimum of 1,250 hours at Benesch for at least 12 months. If you are experiencing your own serious illness or disability, or an immediate family member's serious illness, and are unable to work for more than three consecutive days or intermittently due to caring for yourself or an immediate family member, you may file for Family Medical Leave Act (FMLA) through Lincoln Financial Group (LFG).

FMLA is a federal law that provides unpaid and job-protected leaves of absence for medical and/or family reasons. If you are eligible, your job or a comparable one will be held for you for up to 12 weeks. Additional protected time may be available depending on state regulations. FMLA is not income replacement and will be unpaid time off if you do not use Paid Time Benefits (PTB) or if you are not approved for Short Term Disability (STD). PTB accruals will not be affected if approved on FMLA. Holidays will be paid while on approved FMLA. If not on approved FMLA, holidays will be paid for the first two weeks of your leave of absence.

FMLA runs concurrently with STD. If you are not eligible for FMLA, but you are benefits eligible, you will be eligible for Short Term Disability as long as your injury or illness occurred on or after your benefits effective date.

## SHORT-TERM DISABILITY (STD)

For Benefit Eligible employees, STD coverage is provided at no cost to you as of your benefits effective date. If your STD claim is approved, STD will begin on the date of illness or injury. If you are taking STD due to illness, the first week of STD is a waiting period. The waiting period

(five business days) is paid with any available Paid Time Benefits (PTB) time. If no available PTB, the STD waiting period will be unpaid. If you are taking STD due to personal injury, there is no waiting period and STD pay will begin on the first day you are out of the office. STD is paid at 66.67% of your base salary up to a maximum of \$1,750 weekly for the first 90 days of approved disability. STD is a form of income replacement and runs concurrently with FMLA, when applicable. If you would like to be made whole while on STD leave, we can enter PTB hours (if available) each week.

STD payments are made through Lincoln Financial Group and not through Benesch payroll. Note that if you are not using PTB in conjunction with STD, you will be unpaid by Benesch. This may impact you if you are enrolled in Benesch benefits, as this means we will not be able to deduct your bi-weekly benefit premiums. If you were paid STD, Lincoln Financial Group will provide a W-2. W-2 forms are mailed to employees by January 31 each year.

## PERSONAL LEAVE OF ABSENCE

Eligible employees with at least one year of service, may request an unpaid leave of absence for up to six months, for various personal reasons including ineligibility for FMLA or extension of leave beyond FMLA.

If you need to take time off for personal reasons that do not apply to FMLA or STD, you may request to take a Personal Leave of Absence. Personal Leave of Absences are paid to you with Paid Time Benefits (PTB). If this time is exhausted, then the time is unpaid. During unpaid leave, if not on approved FMLA, PTB time does not accrue. For the first two weeks of personal leave,

employees will receive holiday pay if company-paid holidays occur during that time off. If your leave is in an unpaid status, you will be responsible for paying your missed benefit premiums.

### Steps to apply for Personal Leave:

- Inform your supervisor or manager.
- Ask your supervisor/manger to email [benefits@benesch](mailto:benefits@benesch) giving their approval for the requested Personal Leave.
- Enter any available PTB in Deltek Vantagepoint.

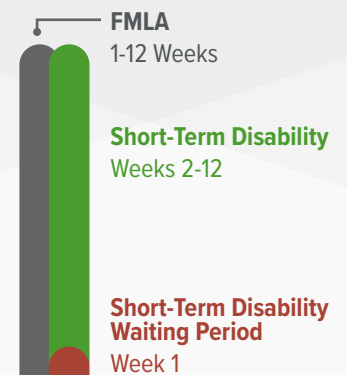
*\*You do not need to contact Lincoln Financial to request a Personal Leave of Absence.*

## STATE-MANDATED LEAVE

FMLA allows states to set standards that are more expansive than the federal law. Any additional state-provided benefits will be administered in accordance with state laws. If you live in a state with paid leave benefits, Lincoln Financial Group will advise you on where and how to file the benefit.

### How It All Ties Together

As the illustration demonstrates, if sick or injured you may be eligible for a total of 12 weeks of paid time off at 66.67 % and 100% of your base salary.



# LEAVE OF ABSENCE PARTNER

## OUR LEAVE OF ABSENCE PARTNER

**Benesch leaves of absence are administered by Lincoln Financial Group (LFG).**

*For Personal Leave, see steps to file on Programs page.*

Lincoln Financial Group is available 24 hours a day, 7 days a week, and offers employees direct access to claims/leave resources and information.

You can easily report a claim/leave and check its status through [MyLincolnPortal.com](https://www.mylincolnportal.com) (first-time users must register using Company Code: **AlfredBenesch**) or **888.408.7300**. (Mon-Fri 8am-8pm EST)

## Filing a leave of absence with Lincoln Financial is easy—here's what you can expect:

- Request a leave with Lincoln Financial.
- LFG will send you a FMLA acknowledgment letter within two days of receiving your request. The letter will include your FMLA Rights & Responsibilities.
- Once your claim has been assigned, a case manager will reach out to you within a few days of your expected first day out.
- Lincoln Financial will then approve your claim and notify Benesch Benefits.





# THE LEAVE PROCESS & CHECKLIST



## Prior To Your Leave

- Inform Benesch Benefits and your supervisor of your expected leave of absence.
- Contact Lincoln Financial Group to file for a leave of absence.
- Inform Benesch Benefits if you would like any PTB time entered during the STD period.



## During Your Leave

- If you are on leave of absence due to your own illness, enter your five day Short Term Disability waiting period as PTB in Deltek Vantagepoint or email [Benefits@Benesch.com](mailto:Benefits@Benesch.com) to enter PTB if you are unable to do so.



## Prior To Your Return to Work

- Notify Lincoln Financial Group of your return-to-work date.
- Inform your supervisor and Benesch Benefits of your return-to-work date.



## After You Return to Work

- The Benefits Team will reach out to you if you had any missed benefit premiums and figure out a schedule to collect those premiums through payroll deductions.
- If you were paid STD, Lincoln Financial Group will provide a W-2. W-2 forms are mailed to employees by January 31 each year.

# WHILE YOU ARE OUT

Here is a high-level overview of important points to consider while you are out on leave.

## TIME ENTRY & SYSTEM ACCESS

- While out, you do not need to make any time entries but will still have access to the system.
- Enter your time through your last day worked, if possible.
- If you are out due to your own illness, enter your 5-day Short Term Disability (STD) waiting period, if possible.
  - If you are unable to enter your PTB for the STD waiting period, prior to going on leave, email [benefits@benesch.com](mailto:benefits@benesch.com) and the team can enter it for you.
  - If you are taking PTB in conjunction with STD, to make you whole, Benesch Benefits will enter this for you if you informed them to.
- Your timesheet should remain blank if you are not using any PTB while you are on FMLA, STD or Personal Leave.
- You will not lose access to the Benesch network and company email while on leave. However, you should not work while you are out.

## SUBMITTING EXPENSES

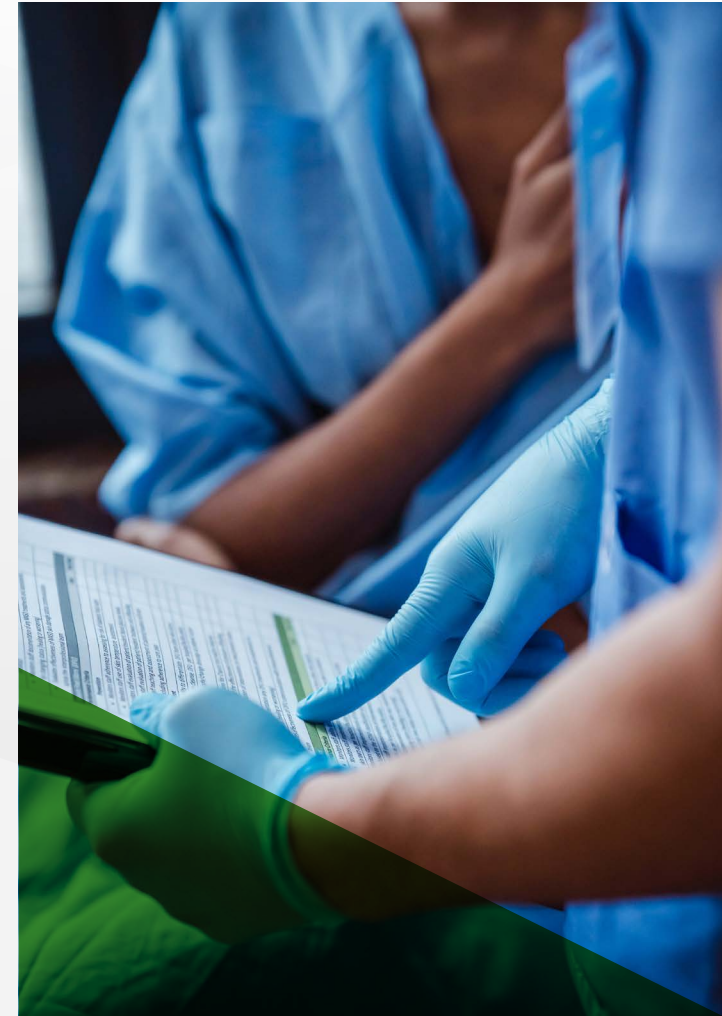
Please make every effort to submit your expenses incurred prior to your leave date. You should not be incurring expenses while on leave, and you should discuss with your supervisor any expenses you believe you may incur during your absence.

## MISSED BENEFIT PREMIUMS

If you plan to take any unpaid leave and are not able to cover benefit premiums, the Benefits Team will keep track of what you owe while you are out on leave. When you return from leave, we will let you know the balance due. We can then divide the balance over several pay periods to be recouped in addition to your normal benefit deductions on each paycheck.

## HEALTHCARE FSA & HSA

Copays, doctor bills, prescriptions and over-the-counter medications are eligible medical expenses under the Healthcare Flexible Spending Account (FSA) and Health Savings Account (HSA).



# HEALTHCARE TOOLS & RESOURCES

If you are enrolled in one of Benesch's medical plans, you have access to helpful tools and resources through your plan's carrier. Here is a high-level overview of what is available.

## BLUE CROSS® BLUE SHIELD® OF ILLINOIS (BCBSIL)

### Doctor & Hospital Finder

This tool helps you search for providers in your plan's network. Log into [bcbsil.com/member](https://bcbsil.com/member) to start your search.

### Blue Access for Members (BAM)

- All participants have access to BAM. You may create your own account at [www.bcbsil.com](https://www.bcbsil.com).
- Members can check the status of claims, view benefit information, access wellness information, compare hospitals, request replacement ID cards, and more.
- Employees can even access their accounts through their mobile or smart phone.

### Blue 365®

Blue365 is a discount program for members. You can save money on health care products and services that are often not covered by your benefit plan. There are no claims to file and no referrals or pre-authorizations. See all the Blue365 deals and learn more at [www.blue365deals.com/BCBSIL](https://www.blue365deals.com/BCBSIL).

### It Pays to Use In-Network Providers

Benefit plans develop networks by contracting with doctors, hospitals, labs, and other providers that have agreed to provide healthcare services to members at negotiated—or discounted—rates. You'll generally pay less out of pocket when you use providers in your plan's network.





# ADDITIONAL SUPPORT

## EMPLOYEE ASSISTANCE PROGRAM

Benesch's confidential employee assistance program (EAP) is available to all employees through ComPsych.

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. ComPsych's Guidance Resources is company-sponsored, confidential and provided at no charge to you and your dependents.

EAP specialists will confidentially discuss challenges you and your family may be facing and provide you with consultation, information, action plans and resources within your community. The EAP offers face-to-face sessions, unlimited access to master's level consults by telephone, and online tools and resources.

### Utilizing the Employee Assistance Program

- Phone consultations: **800.272.7255**; unlimited calls, 24/7
- Your company Web ID: **COM589**
- Online tools and resources: [guidanceresources.com](https://guidanceresources.com)

### Guidance Resources Online

Your one stop for expert information on the issues that matter most to you... relationships, work, school, children, wellness, legal, financial, free time and more.

- Timely articles, help sheets, tutorials, streaming videos and self-assessments.
- "Ask the Expert" personal responses to your questions.
- Childcare, elder care, attorney and financial planner searches.

There is a strict standard of confidentiality in place to protect your privacy. Treatment information is not shared with anyone without your written permission.

## Counseling and Work-Life Services

- Stress management
- Work and home relationships
- Depression and grief
- Alcohol and substance abuse
- Child, adult and elder care
- Legal and financial consultations





## IMPORTANT CONTACTS

Below is contact information for the Benesch Benefits Team and our service providers.

Contact	Email & Web Address	Phone Number
Benesch Benefits Mailbox	<a href="mailto:benefits@benesch.com">benefits@benesch.com</a>	N/A
Lincoln Financial Group	<a href="http://MyLincolnPortal.com">MyLincolnPortal.com</a>	(888) 408-7300
BCBSIL Customer Service	<a href="http://bcbsil.com">bcbsil.com</a>	(800) 458-6024
Chard Snyder (FSA/HSA)	<a href="http://www.chard-snyder.com">www.chard-snyder.com</a>	(800) 982-7715
ComPych (Employee Assistance Program)	<a href="http://guidanceresources.com">guidanceresources.com</a>	(800) 272-7255
Benefits Connection	<a href="http://benesch.ebenefits.info">benesch.ebenefits.info</a>	N/A