

The Family and Medical Leave Act (FMLA) Handbook

An overview and resource handbook
for employers and their HR professionals

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Unum: Your benefits partner

As the leading provider of disability insurance,¹ we understand the connection between effective leave management and your bottom line. It's key to controlling the cost of absence and increasing productivity. Yet for many employers, the complexities of the Family and Medical Leave Act (FMLA) can make this a difficult task.

That's why we created this helpful reference tool. It's part of our commitment to help you get the most from your benefits programs, so we can help you build a stronger workforce — and ultimately — a stronger business.



Using this handbook



The Family and Medical Leave Act (FMLA) of 1993 improved employees' ability to care for themselves or family members during serious illnesses, or at times of birth, adoption or foster care placement. In 2008, the FMLA was expanded to provide leave for family members of military service members.

This handbook will help employers and their HR professionals understand and comply with FMLA leave requirements. While it's not a definitive resource, it will help identify compliance issues, explain how leaves interact with other benefits and point you to resources for more information. Additionally, you will want to seek the advice of your own professional advisors — such as your company's benefits or human resource attorney — who can provide assistance with the specific questions you have regarding the development and application of your company's leave policies and procedures. This is especially true since this handbook is designed to give you a baseline understanding of the FMLA without focusing on each exception or special rule.

Part 1:

FMLA overview

Leave reasons

The FMLA grants an eligible employee up to 12 work weeks of unpaid leave during a 12-month period for:

- medical leave due to an employee’s own serious health condition;
- the birth, adoption or foster care placement of a child;
- the care of that employee’s parent, spouse or child with a serious health condition; and
- any qualifying exigency for a spouse, child, or parent of a service member who is on covered active duty — or notified of an impending call or order to covered active duty — as a member of the reserve or regular components of the Armed Forces.

Calculation methods

Employers must choose from four methods to measure the 12-month period:

- the calendar year;
- any fixed 12-month period, such as a fiscal year;
- the 12-month period “measured forward” from the date an employee’s first FMLA leave begins; or
- a “rolling” 12-month period measured backward from the date an employee uses any FMLA leave.

Bonding

Leave to care for a healthy child after the birth or placement of a child for adoption or foster care must be taken within 12 months of the child’s birth or placement. Even though employers must allow intermittent or reduced leave schedules if there is a medical need for such schedules, or based on the qualifying exigency, employers have the option of whether or not to allow intermittent or reduced leave schedules for leaves to bond with a child due to birth or placement for adoption or foster care.

As an employer, you must comply with the FMLA if you have 50 or more employees for each working day during each of 20 or more calendar work weeks in the current or preceding calendar year.

Military caregiver leave

In addition to the above “regular” FMLA entitlement, an eligible employee may take up to 26 weeks of unpaid military caregiver leave during a single 12-month period to care for a spouse, child, parent or next of kin who is a covered service member. A covered service member is a member of the Armed Forces (including a member of the National Guard or Reserves) who is undergoing medical treatment, recuperation, or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability retired list, for a serious injury or illness; or a veteran who is undergoing medical treatment, recuperation, or therapy, for a serious injury or illness and who was a member of the Armed Forces (including a member of the National Guard or Reserves) at any time during the period of five years preceding the date on which the veteran undergoes that medical treatment, recuperation, or therapy.

The single 12-month period is measured forward from the first day of leave to care for the service member on a per-member, per-injury basis. During this single 12-month period, eligible employees may take only a combined maximum of 26 weeks of leave under both their regular FMLA entitlement and their military caregiver leave entitlement.

Spouses

Spouses who are both FMLA-eligible and employed by the same covered employer may be limited to a combined total of 12 weeks of leave if the leave is taken:

- for birth of the employee’s child or to care for the healthy child after birth;
- for placement of a child for adoption or foster care, or to care for the child after placement; or
- to care for that employee’s parent with a serious health condition.

Each spouse is entitled to a full 12 weeks of leave; however, he or she must take only a combined limit of 12 weeks for any of the reasons listed above if the employer has chosen to enforce this provision through their policies. For example, if each spouse took six weeks of leave to care for a healthy newborn child, each could take an additional six weeks of leave due to his or her own serious health condition.

Spouses may also be limited to a combined 26-week leave total during the single 12-month period if leave is taken to care for a covered service member with a serious injury or illness.

Communicating the law to your employees

Prominent notice to all employees

Even if you don't currently have FMLA-eligible employees, as an FMLA-covered employer you must prominently post a notice explaining the FMLA provisions, including how to file complaints. If your workforce includes a significant number of non-English speakers, the notice must also be given in the language they speak. Go to <http://www.dol.gov/whd/fmla/index.htm> for the workplace poster.

Written guidance to eligible employees

If you have any FMLA-eligible employees and have any written guidance to employees concerning leave rights (such as in an employee handbook), you're also required to include information concerning FMLA entitlements and employee obligations. If you do not provide written guidance to employees concerning leave



Full employer notice requirements are outlined in the FMLA Regulations (CFR Sec. 825.300). For copies of optional forms you may use to respond to an employee's request for leave visit <http://www.dol.gov/whd/fmla/index.htm>.

rights, you must provide this written guidance when an employee provides notice of the need for leave. You can meet this requirement by giving employees the FMLA Fact Sheet available through your local Wage and Hour Division office of the Department of Labor or online at <http://www.dol.gov/whd/fmla/index.htm>.

Eligibility and rights and responsibilities notice to employees requesting leave

In response to an employee's notice of the need for leave, you must also provide a written response to the employee within five business days of the employee's notice. The written response must detail the employee's eligibility or ineligibility for leave under the FMLA, specific expectations and obligations of the employee, and explain any consequences of failing to meet the obligations, including but not limited to:

- that the leave will be counted against the employee's FMLA entitlement;
- any medical certification or documentation requirements and consequences for not meeting the requirements;
- the employee's right to substitute paid leave, and whether you will require substitution, and the conditions related to any substitution;
- any requirement for the employee to make premium payments to maintain health benefits, the arrangements for making such payments, and possible consequences for failure to make payments on a timely basis;
- any requirement for the employee to provide a fitness for duty certification to be restored to employment;
- the employee's status as a "key employee" and the potential consequence that restoration may be denied following FMLA leave, explaining the conditions for such denial;
- the employee's right to restoration to the same or equivalent job upon return from leave; and
- the employee's potential liability for payment of health insurance premiums paid by the employer during the employee's unpaid FMLA leave if the employee fails to return to work after taking FMLA leave.

Employee eligibility

To be eligible for FMLA leave, your employee must:

- have worked for you for at least 12 non-consecutive months;
- have worked at least 1,250 hours during the 12-month period immediately before the leave begins; and
- work at a location where you employ at least 50 employees within a 75-mile radius of the location at the time of the employee's notice of the need for leave.



Health conditions that qualify

The FMLA requires you to grant leave if your FMLA-eligible employee (or his or her covered family member) has a serious health condition certified by a health care provider.

Under the FMLA, a serious health condition is an illness, injury, impairment or physical or mental condition that meets the FMLA criteria of one of the following categories:

- overnight/inpatient hospital care;
- incapacity and treatment (incapacity of more than three full consecutive calendar days with treatment plus either: (a) a second treatment by the health care provider or (b) a regimen of continuing treatment, for example, a course of prescription medication. The first, or only, treatment must take place within seven days of the first day of incapacity, and the second treatment, if applicable, must take place within 30 days of the first day of incapacity);
- pregnancy incapacity or prenatal care;
- chronic conditions requiring treatments at least twice a year;
- permanent or long-term conditions; or
- conditions requiring multiple treatments.

The specific criteria necessary to meet each of these categories are outlined in the FMLA Regulations (29 CFR 825.115).

Here's a list of some of the conditions that can qualify an employee for leave provided the specific criteria of one of the above serious health condition categories are met:

- allergies
- Alzheimer's disease
- asthma
- diabetes
- epilepsy
- mental illness
- restorative dental or plastic surgery after an injury
- removal of cancerous growths
- stroke
- substance abuse (treatment only)

However, since the same illness can have different effects on different people and will not always meet the criteria of an FMLA "serious" health condition, you will need to evaluate the medical certification of the condition for each patient on a case by case basis.

Generally, unless complications arise, illnesses like cold, flu, routine dental problems and headaches other than migraine do not usually meet the definition and criteria of an FMLA serious health condition.

Qualifying exigency leave

An employee's 12-week FMLA entitlement includes qualifying exigencies arising out of the fact that the employee's spouse, son, daughter, or parent is on covered active duty or has been notified of an impending call or order to covered active duty.

Under the terms of the statute, qualifying exigency leave is available to a family member of a military member in the regular or reserve components of the Armed Forces during deployment to a foreign country.

Qualifying exigencies include:

- issues arising from a covered military member's short notice deployment (i.e., less than seven days of notice) for a period of seven days from the date of notification;
- military events and related activities, such as official ceremonies, programs, or events sponsored by the military or family support or assistance programs and informational briefings sponsored or promoted by the military, military service organizations, or the American Red Cross that are related to the covered active duty or call to covered active duty status of a covered military member;
- certain childcare and related activities arising from the covered active duty or call to covered active duty status of a covered military member, such as arranging for alternative childcare, providing childcare on a non-routine, urgent, immediate need basis, enrolling or transferring a child in a new school or day care facility, and attending certain meetings at a school or a day care facility if they are necessary due to circumstances arising from the covered active duty or call to covered active duty of the covered military member;
- making or updating financial and legal arrangements to address a covered military member's absence;
- attending counseling provided by someone other than a health care provider for oneself, the covered military member, or the child of the covered military member, provided that the need for counseling arises from the covered active duty or call to covered active duty status of the covered military member;
- taking up to five days of leave to spend time with a covered military member who is on short-term temporary, rest and recuperation leave during deployment;
- attending to certain post-deployment activities, including attending arrival ceremonies, reintegration briefings and events, and other official ceremonies or programs sponsored by the military for a period of 90 days following the termination of the covered military member's covered active duty status, and addressing issues arising from the death of a covered military member;
- any other event that the employee and employer agree is a qualifying exigency.

Recordkeeping

Even if you don't have eligible employees, as an FMLA-covered employer you must still document your FMLA compliance. No specific forms are required, but your records must comply with section 11(c) of the Fair Labor Standards Act. This means that you should keep your records for three years, being sure to include:

- basic payroll and employee data;
- dates of FMLA leave (and hours if taken in increments less than a full day);
- copies of leave notices submitted by employees;
- your employee benefit policies and practices for paid and unpaid leaves;
- premium payments for employees' benefits; and
- records of FMLA leave disputes.

Restrictions on what you can do

According to the law, your company can't:

- interfere with your employees' FMLA rights;
- discharge or discriminate against your employees for opposing or disputing unlawful practices;
- deny employees the opportunity to exercise any of their rights under the law; or
- retaliate against any of your employees who exercise their FMLA rights.

Part 2:

Employee rights and obligations

Employee rights

During FMLA leave, employees have the right to maintain their health coverage under any group health plan. Additionally, employees must not lose any employment benefit that accrued prior to the start of their FMLA leave.

Upon return from FMLA leave, most employees must be returned to their original or equivalent positions with equivalent pay, benefits and other employment terms.

Employees cannot waive, nor may employers induce employees to waive, their prospective rights under the FMLA. They can file a complaint with the Secretary of Labor or file a lawsuit for FMLA violations. However, this does not prevent the settlement or release of FMLA claims based on past employer conduct.

Employee obligations

The following employee obligations or responsibilities under the FMLA can help you manage workflow and productivity. Employees must:

- plan their leave in advance for the arrival of a child or foreseeable treatment of a serious health condition;
- pay their share of insurance premiums within a 30-day grace period during an FMLA leave;
- schedule treatment of a serious health condition to avoid undue disruption of your business with the approval of the health care provider;
- notify you verbally or in writing at least 30 days before a foreseeable leave for the planned medical treatment for a serious health condition (including military caregiver leave) or the birth or placement of a child (If you uniformly enforce this notice and it isn't provided, you may delay or deny the FMLA leave until 30 days after the date you were notified);
- provide notice "as is reasonable and practicable" of the foreseeable need for active duty leave under the FMLA;

- provide only one notice of the need for leave, even when the leave will be taken intermittently or on a reduced schedule;
- alert you as soon as possible to updates, changes or extensions of the dates of a scheduled leave;
- provide timely and complete medical certification of a serious health condition, either their own or a family member's;
- supply periodic reports, if you request them, about his or her status and return to work intent; and
- provide certification of his or her fitness for duty upon return to work, if you require it.

Part 3:

Managing leaves

Timeline of FMLA events

A typical timeline of leave events under the FMLA might include the following:

- Your employee gives notice 30 days in advance of a foreseeable leave or the same or next business day from the knowledge of the need for unforeseeable leave.
- You respond by providing the FMLA-required notice to the employee within five business days of the employee's notice.
- The employee submits complete and qualifying certification and/or documentation within 15 days of your notice of the requirement.
- The employee requests an extension of leave, for which you give the employee an additional 15 days to submit certification/documentation from the date you notify the employee of such requirement.
- The employee provides a fit for duty certification upon return to work immediately following the FMLA leave.

Paid vs. unpaid leave

FMLA leaves are unpaid unless an eligible employee requests or an employer requires substitution of certain kinds of paid leave.

Permissible paid leave substitutions include:

- paid vacation or personal leave (including “paid time off” plans) during any FMLA-qualifying leave;
- paid family leave during leaves relating to birth, adoption/foster care or care for a seriously ill family member; and
- paid medical/sick leave during leaves to care for a family member or for the employee’s own serious health condition.

You aren’t required to provide paid sick/medical or family leaves when you wouldn’t ordinarily do so under your company’s policy. You also can’t count paid leaves that weren’t for an FMLA purpose against an employee’s FMLA entitlement.

Certification

If you require certification, you must request it in writing and allow at least 15 calendar days for the employee to comply, or longer in the case of extenuating circumstances.

With the exception of family military leave, you can also require employees to get second and third medical opinions at your expense. The second or third opinion health care provider can’t be one you regularly contract with or otherwise use. Third opinions are final and binding and must be from a provider that you and the employee jointly agree on.

The Department of Labor provides the following forms employers may require from employees as certification to support the need for leave:

- Certification of Health Care Provider for Employee’s Serious Health Condition;
- Certification of Health Care Provider for Family Member’s Serious Health Condition;
- Certification of Qualifying Exigency for Military Family Leave; and
- Certification for Serious Injury or Illness of Covered Servicemember for Military Family Leave.

The FMLA regulations also outline specific criteria for when and how recertification may be requested.

Tips for intermittent leaves

To help you better manage intermittent FMLA leave, keep the following tips in mind:

- Always require medical certification. The certification form should state if intermittent or reduced leave is required.
- Have employees consult you before scheduling treatment. This will help you work out a schedule that meets both your needs, provided the schedule is approved by the patient’s health care provider.
- Discuss a reduced schedule. Even if the employee doesn’t request it, a reduced schedule can be valuable. However, employees have the right to refuse this option.
- Track time carefully and consistently. Deduct time in increments no greater than the shortest period of time used to account for the use of other forms of leave, provided it is no greater than one hour. Keep in mind that an employee’s FMLA leave entitlement may not be reduced by more than the amount of leave actually taken. Doing so won’t impact an employee’s exempt status under Fair Labor Standards Act (FLSA).
- Carefully enforce your attendance policies.
- If you allow intermittent leave to care for a healthy child after birth, adoption or foster care placement, establish, communicate and consistently enforce parameters for how and when intermittent leave may be taken (e.g., minimum increments, approved in advance, etc.).

Part 4:

Benefits and return-to-work

Maintaining benefits during a leave

If you provide group health plan coverage for employees, you are required to maintain them for an employee on FMLA leave under the same conditions as if the employee is continuously employed during the leave. Examples of health coverage include: medical, surgical, hospital, dental and eye care, mental health counseling, substance abuse treatment, supplemental health coverage and health coverage provided through a flexible spending account or cafeteria plan. An employee's ability to maintain other benefits (e.g., life or disability benefits) during FMLA leave depends on your established policy for providing these benefits when employees are on other forms of paid or unpaid leave. If these benefits are not maintained, however, you must reinstate the employee to the same level of benefits that he or she would have had if continuously employed.

You cannot require employees returning from FMLA leave to requalify for any benefits they had before taking FMLA leave, including dependent coverage.

If you do maintain other benefits during an FMLA leave, you may recover the costs of paying the employee's share of any premiums, even if he or she doesn't return to work.

A provision in Unum's group insurance contracts can simplify benefits continuation. See Part 6 of this handbook for more information.

Health benefit premium responsibility

For employer-paid health premiums, you must continue the same payment of premiums during FMLA leave.

For shared or employee-paid health premiums, this arrangement must continue during FMLA leave.

When employees request FMLA leave, provide written advance notice of the terms and conditions of their premium payments in the required specific notice to employees described in Part 1 of this handbook.

For employees on paid leave, premium payments continue in the normal manner, usually payroll deductions.

For employees on unpaid leave, you can require employees to pay premiums directly to you or the insurance company. You can require employees to pay premiums to you using one of the following methods:

- pay premiums on the days they would be due if payroll deducted;
- use the same premium schedule as for COBRA beneficiaries;
- prepayment under a cafeteria plan (at the employee's option);
- under the same payment rules as employees on other leaves without pay (provided policy does not require prepayment or higher premiums than if the employee had continued to work); or
- any mutually agreeable payment arrangement.

When employees make late premium payments

If the premium payment is more than 30 days late and you don't have an HR policy with a longer grace period, the FMLA doesn't require you to continue coverage.

However, before you end coverage, verify whether the benefit plan allows you to reinstate the employee's current coverage with no penalty immediately upon the employee's return from FMLA leave.

If so, give the employee written notice that the payment wasn't received. This notice must be mailed to the employee at least 15 days before the coverage is scheduled to end. In it, specify the date that coverage will end if a payment isn't received. After the 15-day notice is given, you can end coverage retroactively to the date the premium was due if you have a policy for doing the same for other unpaid leaves. Without this kind of HR policy in place, you can end coverage at the end of the 30-day grace period as long as you've given the 15-day notice.

Job restoration upon return from leave

When an employee returns to work immediately after an FMLA leave ends, you must:

- without penalty, reinstate all benefits that weren't continued during the leave; and
- restore the employee to his or her original job or one with equivalent pay, benefits and other employment terms and conditions.

Benefits upon return: Benefits must be immediately reinstated at the same level as before the leave, without any qualifying requirements like waiting periods, pre-existing condition restrictions or medical underwriting. This is true even if the coverage lapsed because the employee failed to make required premium payments during the FMLA leave.

For pensions or retirement plans, unpaid FMLA leaves can't be counted as a break that might affect vesting or participation.

Position requirements upon return: When an employee returns from an FMLA leave, you must restore the individual to an equivalent position. This is a position with the same pay, benefits and working conditions (including privileges, prerequisites and status), involving the same or substantially similar duties and responsibilities and requiring substantially equivalent skill, effort, responsibility and authority.

If the employee can't perform an essential job function because of a physical or mental condition (including the continuation of a serious health condition), he or she isn't entitled to be reinstated to the same or equivalent position under the FMLA. Keep in mind, though, that this situation may be covered by another federal law, namely, the Americans with Disabilities Act (ADA).

For information and technical assistance on the ADA, visit <http://www.ada.gov/>.

In the case of a highly-compensated "key" employee, you can deny job restoration if it would cause "substantial and grievous economic injury" to your operations. However, in order to do so, you must comply with certain notice requirements, including a notice at the time the key employee requests leave. For more information about key employees under the FMLA, please see the FMLA Regulations (29 CFR Sec.825).

When employees don't return to work

If an employee gives you "unequivocal notice" of his or her intent not to return to work, your obligations under FMLA end. But as long as an employee expresses an interest in returning to work at the end of FMLA leave, you must continue benefits according to the FMLA.

This is true even if the employee also indicates that a return to work might not be possible.

If an employee doesn't return to work after using all available FMLA leave, you can recover health premiums you paid during the leave, except when the employee did not return to work for one of the following reasons:

- the continuance, recurrence or onset of a serious health condition of the employee or a family member that would otherwise entitle the employee to FMLA leave; or
- other circumstances beyond the employee's control.

If an employee doesn't return to work because of a serious health condition — either the employee's or a family member's — you can require medical certification. You can recover 100% of the health premium payments you made during the unpaid leave if:

- the employee fails to provide certification within 30 days of your request for it; or
- the reason the employee doesn't return to work isn't because of circumstances beyond the employee's control.

Part 5:

Avoiding pitfalls

State and federal leave laws

More than half of the states have adopted their own leave requirements. You must comply with each state's requirements if you have employees in that state.

Some state laws mirror the federal FMLA to a degree, but others have different provisions. For example, under the federal FMLA, employers can require that paid leave be substituted, but some state leave laws specify that employees must have this choice. Whenever federal and state leave laws run concurrently during an employee's leave, you must evaluate them separately and comply with each.

Variations in state and federal laws can affect:

- whether you can restrict the use of intermittent or reduced leave schedules;
- whether you must maintain health benefits;
- what job the employee must be reinstated to at the end of leave;
- the amount of leave the employee is entitled to; and
- medical certification requirements.

Employers' most common challenges

Since Unum offers a consistent, integrated and systematic FMLA and state leave management service, we often have discussions with employers about the challenges of leave administration. Based on those discussions, and our observations while implementing our leave management service for employers around the country, we've learned that it is important for employers to keep an eye out for these common FMLA administration errors:

- failing to identify and promptly designate FMLA absences;
- incorrectly administering state leave laws in conjunction with the FMLA;
- failing to understand that the FMLA may apply even if employees don't request it;
- not tracking FMLA completely because more generous leave benefits are provided;
- not properly determining eligibility;
- failing to grant leave to provide physical or psychological comfort to a family member;
- not granting FMLA leave by misunderstanding what a "serious health condition" is;
- granting FMLA leave for a serious health condition without first evaluating if the employee or family member is incapacitated by it;
- not keeping complete, detailed and accurate records of when FMLA time is used so that, as a result, you are unable to legally discipline or terminate an employee; or
- overlooking your right to transfer an employee on intermittent FMLA leave for planned medical treatment to a position of less responsibility.

The cost of non-compliance

Failing to comply with the FMLA can be costly for employers. Sometimes managers are held personally responsible for violations, and companies can face expensive legal and settlement fees. The following court cases are actual examples of FMLA litigation.

Intermittent leave sparks battle

In *Schultz v. Advocate Health and Hospitals Corp.*,² a long-time employee alleged his former employer terminated him in retaliation for using FMLA leave to care for his two ill parents.

The employee took intermittent leave over several months. During this period, his supervisors established performance standards he was unable to meet. The problem escalated until the employee was terminated.

A federal jury awarded \$11.65 million to the employee. The award consisted of \$10.75 million against the employer and \$900,000 individually against the two supervisors.

Employee claims demotion instead of equivalent position

In *Allen v. A.G. Edwards & Sons, Inc.*³ plaintiff Donald Allen brought suit against his employer for violations of the ADA and FMLA as well as state laws on constructive discharge.

In 2001, he was diagnosed with bipolar disorder and briefly hospitalized. When he returned to work, A.G. Edwards refused to reinstate him to his old job. The company had options under FMLA and ADA but was concerned about Allen's ability to perform his job. Allen claimed he was demoted to financial consultant, requiring him to report to the former assistant branch manager. The employer argued that there was no FMLA violation because they had returned him to a manager position.

The arbitration panel ultimately found for the plaintiff and found that the employer violated the FMLA by failing to reinstate Allen to his same or equivalent job as defined by the FMLA regulations. Allen was awarded \$1.25 million.

Firing for family member's care nets \$1 million in damages

In *Lubke v. Arlington*,⁴ plaintiff Kim Lubke sued the city of Arlington alleging he was discharged in violation of FMLA as a result of missing work to care for his ill wife.

Lubke was scheduled to work from December 31, 1999, through January 1, 2000. On December 30, 1999, Lubke telephoned a call box and left a message stating that he would not be working during the Y2K weekend because he needed to stay home with a sick wife. Lubke was terminated for dereliction of duty, unauthorized absence and insubordination. At trial, the employer asserted that Lubke's leave was not protected by the FMLA because he failed to provide timely and adequate medical certification required to support his leave.

The jury rejected the employer's claim and found that the employer had violated the FMLA by failing to properly request or require Lubke to provide medical certification as required under the FMLA regulations. Lubke was awarded more than \$1 million in damages. On appeal, the Fifth Circuit affirmed the jury verdict.

Part 6:

Unum FMLA services and other online resources

FMLA-friendly Unum group disability and life insurance policy amendments

When Unum benefits plans overlap with your FMLA leave management efforts, we have group disability, life insurance and long term care policy amendments that can:

- continue coverage during an FMLA leave, as long as premiums are paid;
- maintain coverage for up to 12 weeks as required by federal law, or for the longer periods required by some state laws; and
- reinstate coverage to the same level (if it ended during an FMLA leave) without new eligibility waiting periods, medical underwriting or new pre-existing condition exclusions.

Changes in benefit levels for your entire workforce may affect an individual employee's coverage. If you have had FMLA claims or pre-existing condition investigations, we'll need a copy of your HR Family and Medical leave policy and written documentation that an FMLA leave was approved by you.

These group insurance policy amendments are available to any size company that wants to continue coverage during approved leaves consistent with the company's written leave policies and procedures, even if they are not subject to the FMLA.



For more information on Unum services, visit unum.com or contact your Unum representative.

FMLA and state leave law administration

Unum's FMLA and State Leave Management Service (LMS) acts as an extension of your human resources staff by responding to employees' requests for leave on your behalf, including FMLA-required specific notices, evaluating certification/documentation, requesting recertification and providing daily and weekly leave reports for you.

Our service:

- consistently administers leave in compliance with FMLA and state leave regulations;
- provides integrated intake, management and reporting of FMLA and state leave; and
- systematically tracks and reports leave.

Unum's LMS administers more than 100 state leave laws providing some level of job protection in the following categories:

- accrued paid leave (state laws that provide some level of job protection when an employee uses company-provided accrued paid leave such as vacation, sick time, etc. for certain reasons);
- donation (blood, organ or bone marrow);
- emergency response (e.g., volunteer firefighter, civil air patrol, volunteer emergency duty);
- family (bonding due to birth or adoption);
- FMLA-like state leaves;
- pregnancy disability leave under certain state anti-discrimination laws;
- family military (does not include military service member leave such as USERRA or USERRA-like state leave laws);
- short-term leave/casual absence;
- public health emergency;
- drug rehabilitation;
- school activities; and
- crime victims.

This service is available to businesses with 100 or more employees.

Online resources

HR®/BenefitsAnswersNow™:

An additional employer compliance resource

Remember that Unum products and services may include additional resources such as **HR/BenefitsAnswersNow**, a web-based resource designed as a single source of answers to thousands of HR and benefits questions. It includes an HR course handbook featuring education for your HR staff and all state and federal employment laws, including recent state law changes. The site is organized in a question-and-answer format that's easy to use, even allowing employers to receive their choice of several monthly newsletters and the ability to access, modify and use hundreds of sample policies, plans and procedures.

Of note with regard specifically to the FMLA and state leave laws, this resource includes:

- FMLA and state leave law summaries;
- compliance checklist;
- sample FMLA policy;
- serious health condition guidelines;
- certificate of health care provider form; and
- Q&A tools for issues from managing leave to termination issues to FMLA/ADA interactions.

If you currently don't have access to **HR/BenefitsAnswersNow**, contact your Unum representative for more information about which Unum products include this resource. **HR/BenefitsAnswersNow** is provided by CCH, a Wolters Kluwer company, one of the top information providers in the legal, tax and regulatory markets in the U.S. and Europe.

Resources available from federal government

The U.S. Department of Labor maintains an extensive online website dedicated to FMLA compliance, including:

- the text of the law and its regulations;
- special rules for returning reservists under USERRA;
- a fact sheet on the major FMLA requirements;
- an FMLA compliance guide;
- eLaws FMLA Advisor;
- the FMLA poster required to be displayed by covered employers; and
- the June 2007 federal report on Family and Medical Leave Act Regulations: A Report on the Department of Labor's Request for Information.

To use this website, visit

<http://www.dol.gov/whd/fmla/index.htm>.

- 1 JHA 2009 U.S. Group and Individual Disability Market Surveys, 2010.
- 2 Schultz v. Advocate Health and Hospitals Corp., N.D. Ill., No. 01 CV 702, October 30, 2002.
- 3 Allen v. A.G. Edwards & Sons Inc., NASD #04-06092, June 26, 2006.
- 4 Lubke v. Arlington, 2006 WL1793268, June 30, 2006 U.S. Court of Appeal, Fifth Circuit.

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