

# 2024

# Leave of Absence (LOA)

## Questions & Answers

### for Employees

#### Table of Contents

<b>Chapter 1: Starting a Leave of Absence (LOA) .....</b>	<b>2</b>
<b>Chapter 2: Returning from LOA .....</b>	<b>4</b>
<b>Chapter 3: Benefits While on Leave of Absence.....</b>	<b>5</b>

## Chapter 1: Starting A Leave of Absence (LOA)

### **1. I need to go out on LOA. What do I need to do?**

Notify your manager that you will need to take a Leave of Absence and provide the start and end dates in advance when the need for the leave is foreseeable or as soon as practicable when the need for leave is known.

After January 1, 2024, contact New York Life to file an LOA claim via phone at **888-842-4462** or via web at [www.mynylgbs.com](http://www.mynylgbs.com).

### **2. I am viewing the New York Life website and see Employee Login. Do I log in here to start a leave request? How do I know my login information?**

The first time you access [www.mynylgbs.com](http://www.mynylgbs.com) you will need to establish your login information by choosing "register your account online." You will then enter your name, date of birth, and last 4 digits of your Social Security Number to enter the website. After that, you will access your account with your username and password.

### **3. Can I use my mobile device to use the self-service web portal?**

Yes, you can access the New York Life portal through a mobile device or a computer, or you can call New York Life.

### **4. I want to use my paid time off for some of my leave. What do I need to do?**

There is no change to the current process. Please work with your manager to ensure your vacation and/or sick time is processed accordingly.

## **5. What do I do if I need leave because I am injured at work?**

If you are absent from work for more than three consecutive days due to a work-related illness or injury, Sodexo will grant you time off, regardless of how long you have worked for the company. Notify your manager that you need to take time off for a work-related illness or injury. You or your manager must contact New York Life to start the LOA process.

**If you qualify for state or federal [Family Medical Leave \(FMLA\)](#),** it will run at the same time as your work-related medical leave. You will receive a medical certification form from New York Life. Complete and return the form within 15 calendar days from receipt.

## **6. Will New York Life assist with state FMLA LOA?**

Whenever you need a LOA, you should notify your manager and contact New York Life. New York Life will determine what federal and state leave laws apply to your situation and will provide you with information regarding any applicable state disability insurance benefits or paid family and medical leave benefits. If applicable, you may need to apply to the state for the income replacement benefit and your manager may need to complete the employer portion of state forms.

## **7. Does this new LOA process apply to intermittent leave?**

Yes. You must contact your manager and New York Life to request intermittent leave. New York Life will determine whether you are eligible for intermittent leave.

## **8. At what point should I submit a LOA request? For example, in the event of an illness that lasts more than 5 days, should I file a LOA claim?**

Whenever you are going to be late or absent from work you must contact your manager. If you are absent for more than 5 workdays, contact New York Life to file a LOA claim.

## **9. If leave is pre-planned, when should I engage New York Life?**

Notify your manager and NY Life at least 30 days in advance of the date you want to begin your leave. Contact NY Life again within 7 days of your expected last day of work so that NY Life can activate your leave request.

## Chapter 2: Returning From LOA

### 1. I am ready to end my leave. Who do I need to notify?

- Contact your manager prior to the expiration of your leave to coordinate your return to work
- Contact New York Life to notify them of the end of your LOA
- If the leave is for your own medical condition, you will be required to present a Fitness for Duty Certification to your manager to be restored to employment. If the certification is not received timely, your return to work will be delayed until the certification is provided.
- If you have restrictions or limitations on the Fitness for Duty Certification, discuss them with your manager prior to returning to work

### 2. What if I cannot return to work on the date my leave is expected to end?

- Contact New York Life to request an extension of your leave of absence
- Notify your manager of your request to extend your leave and estimated return to work date

## Chapter 3: Benefits While On LOA

The following questions and answers provide guidance on what you will need to know about your benefits when you go out on leave.

### 1. **What do I need to know about my benefits while I am on LOA?**

While you are on leave, you can continue or cancel benefits coverage for yourself and your enrolled dependents; see questions 10-16.

- If you are enrolled in the Aetna Savings Plan and are contributing to your HSA, before-tax contributions to your account will stop while you are on leave. You can choose to make deposits to your account directly from your bank account or by check with PayFlex. These deposits will be considered after-tax and are taxable to you
- Vacation and sick leave do not continue to accumulate when you are on a LOA.
- Your original hire date, years of service, and service anniversary will remain the same
- Your 401(k) Retirement Savings Plan vesting, and service recognition will not be affected by your leave
- You will not be able to contribute to the Health Care (HCSA) or Family Care Spending Accounts (FCSA) during an unpaid LOA. However, if you have money in your Health Care Spending Account (HCSA), you will be able to request reimbursement for expenses incurred before the date your leave began. Your Smart-Choice debit card will be deactivated during your leave. Your debit card will be reactivated once you return to work. You can request reimbursement using the Smart-Choice mobile app, by mail or fax or by uploading receipts on the Smart-Choice website available through [SodexoBenefitsCenter.com](http://SodexoBenefitsCenter.com). If you have money in your FCSA, when you go on LOA, you can only request reimbursement up to the amount you have contributed year to date
- For domestic partners and imputed income, see question 9

## **2. If I am on leave during Annual Enrollment, what do I do?**

Annual Enrollment materials are located online at [SodexoBenefitsCenter.com](http://SodexoBenefitsCenter.com) or you can request a hard copy by calling **855-668-5040**. Read the materials carefully as they explain what steps to take to ensure you have the coverage you want in the new year. You can also use the app, Alight Mobile, that you can download from the app store to access your materials.

## **3. What happens if my benefits are scheduled to begin while I am on LOA?**

If your benefits are scheduled to begin while you are on leave, only the health, dental, vision, and identity theft plans will become effective. You must pay for these plans while on leave or they will cancel for non-payment.

- If you requested to enroll in a disability, life insurance, and/or supplemental insurance plan (Accident, Critical Illness, Hospital Indemnity), the coverage will not begin until you return to work. You must contact the Sodexo Benefits Center within 30 days of your return to activate these benefits
- For the HCSA and FCSA plans, your deductions will start when you return to work, and your contribution amount will be recalculated for the remaining weeks left in the year

**NOTE:** For disability coverage, if you are enrolling as a late enrollee and are pregnant or have a scheduled surgery, the insurance company may postpone your enrollment. You will be notified in writing if this occurs. Once you have recovered and returned to work, you may request to enroll again within 30 days by completing and submitting a new EOI form to the insurance company.

#### **4. What if I have a qualified status change such as marriage, birth, or adoption while I am on LOA?**

Report the change to the Sodexo Benefits Center at [SodexoBenefitsCenter.com](http://SodexoBenefitsCenter.com) or call **855-668-5040** within 30 days of the event. The changes you request will become effective on the date the qualified status change occurred. This could result in you owing money back to the effective date of coverage.

#### **5. How do I make payments for benefits while I am on LOA?**

The first communication you will receive after your LOA has been processed in the payroll system will be a LOA letter which includes important information on how to maintain your benefits while on leave:

- A Billing Notice, with payment coupon, will also be mailed to the address of record
- You will not receive weekly bills
- Billing notices are only sent once you fall 4 or more weeks behind
- To avoid cancellation for non-payment for falling 6 weeks behind, send enough money to cover at least 4 weeks of premiums

If your benefits were paid in full at the time your leave began, the billing notice and payment coupon may show that you owe \$0.00. Once you receive your last paycheck, you should keep your payments current by paying in advance. The amount you owe for your benefits can be found online at [www.sodexobenefitscenter.com](http://www.sodexobenefitscenter.com) in the "Your Current Coverage" section. Remember that your HSA, HCSA, or FCSA should not be included in your payments. Keep in mind if you are paid weekly or bi-weekly when calculating how much to pay to cover your premiums.

For Sodexo Live! (non-ADP employees), there is **one** way to pay:

1. **Send a personal check or money order** (cash is not accepted) made payable to "**Sodexo Live!**". You must factor in the mail time for this method which usually takes approximately 7 days. Write your employee ID number on the memo section of your check. If paying by money order, write your Employee ID number in the identification/address section. If someone else is submitting the payment on your behalf, be sure you provide this information to them in advance to avoid delays, which can result in cancelation of your benefits.

- Do not write your Social Security number on your payment
- Do not include any correspondence with your payment; it will not be processed or returned
- Send your payment to:

**Sodexo Live!**

**1 Independence Point**

**Suite 305**

**Greenville, SC 29615**

**Attn: Corp. Benefits Department**

**\*Sodexo Live! (non-ADP) employees: Do NOT send your check or money order to any Sodexo Operations, LLC mailing addresses. Your check or money order will only be applied if mailed to the address above.**

- Payments will be applied to all active benefit plans. If your payment is insufficient to cover plans, they may be canceled

**Note:** Payments that are received by Sodexo Live! do not automatically extend coverage. If coverage is cancelled, any overpayments would be refunded.

## **6. How much money should I pay if my first billing coupon shows \$0.00 due?**

Included with your LOA Letter is a Confirmation of Coverage statement and a Billing Notice/Coupon. Use the Confirmation of Coverage statement, which shows your weekly costs, to determine how much you owe. You can also look online at [www.sodexobenefitscenter.com](http://www.sodexobenefitscenter.com).

Once you receive your last paycheck, you should make your payment within two weeks. It is recommended that you make a payment to equal 4 weeks of benefits contributions.

## **7. What if I do not make payments while on LOA?**

If the amount you owe falls 6 weeks behind, your benefits will be canceled, and you will receive a cancelation notice. Your coverage will end on the last date your contributions were paid in full.

## **8. I want to cancel my benefits while on LOA. Is there anything I should know?**

If you voluntarily cancel benefits while on leave, please see questions 10-16 to learn more about how it affects your benefits.

To cancel coverage, contact the Sodexo Benefits Center at [sodexobenefitscenter.com](http://sodexobenefitscenter.com) or call **855-668-5040**, within 30 days of your LOA start date. Coverage will be canceled on your LOA start date.

If you request to cancel after 30 days, you will not be able to cancel before-tax plans. After-tax plans will be cancelled on the date of your request.

## **9. What happens to my tax withholdings for domestic partner benefits when I return from LOA?**

Contributions for health, dental, and vision benefits, where coverage is provided for domestic partners and domestic partner's children, are made on an after-tax basis. Your contributions and the company contributions that apply to your domestic partner coverage are considered taxable income to you (called imputed income). In addition, those making \$50,000 or more will experience imputed income for Free Basic Life insurance.

On each pay statement, the imputed income amount is reported in a field titled *DOM*. Additional federal income taxes, FICA (Social Security and Medicare) taxes, and applicable state and local taxes are withheld from your pay based on this imputed income amount. This amount is also included on your W-2 statement as income.

If you continue coverage for a domestic partner and/or a domestic partner's children under a health medical, dental or vision plan, while you are on a LOA, the taxes you owe for your imputed income will accumulate while you are on leave. To calculate the amount of taxes for imputed income that will accumulate, look at the amount in the *DOM* field on your most recent pay statement and multiply it by the number of weeks you will be on leave, considering whether you are paid weekly or bi-weekly.

You must pay the taxes on that imputed income when you return to work. You cannot send in payments to cover these taxes. When you return to work, the taxes on the entire amount of imputed income that accrued during your leave will be deducted from your pay. If one pay period is not enough to cover the taxes owed, the rest will be deducted until paid in full.

## 10. What if I am re-enrolling in a health plan?

It depends on the health plan you were previously enrolled in. If you are re-enrolling in:

- **Aetna Open Health Plan and Aetna Network Plan:** When you return, the money you paid toward the deductible and out of pocket maximums before your coverage ended will pick up where they were prior to your leave and will continue to accumulate for the rest of the plan year
- **Aetna Savings Plan with HSA Account:** When you return, the money you paid toward the deductible and out-of-pocket maximums before your coverage ended will pick up where they were prior to your leave and will continue to accumulate for the rest of the plan year. Any money you have contributed towards your HSA remains available to you however, you cannot contribute to your HSA while your Aetna Savings Plan is canceled. You can resume making contributions once your health coverage is active

- **Aetna Basic Plan:** When you return, the money you paid toward the deductible and out of pocket maximums before your coverage ended will pick up where they were prior to your leave and will continue to accumulate for the rest of the plan year
- **Kaiser HMO:** Check with your regional Kaiser HMO Plan. Generally, you will be treated as a new member of the HMO. The money you paid toward the deductible and out-of-pocket maximum before your coverage ended will not be reinstated once you re-enroll
- **Hawaii HMSCA:** You will be treated as a new member. The money you paid toward the deductible and out-of-pocket maximum before your coverage ended will not be reinstated once you re-enroll. If you do not re-enroll in medical coverage, you will need to complete the HC-5 waiver of coverage form available at [SodexoBenefitsCenter.com](http://SodexoBenefitsCenter.com) or **855-668-5040**. It must be received by the date your medical plan would otherwise begin or you will be enrolled in Kaiser HMO
- **Triple-S:** You will be treated as a new member. The money you paid toward the deductible and out-of-pocket maximum before your coverage ended will not be reinstated once you re-enroll

## 11. What happens to my HSA when I return from leave?

See Question 10 above.

## 12. What happens to my dental and vision plans if I decide to re-enroll when I return from leave?

- **Dental:** Your coverage will be limited to the benefits available for the plan year. For example, if you used \$800 of plan benefits, you would have \$1,450 left of the \$2,250 annual maximum to use for the rest of the year
- **Vision:** Your coverage will be limited to the benefits available for the plan year.
- For example, if you already purchased a pair of frames, you will not be covered for another pair of frames in the current plan year

### **13. What happens to my disability and/or life insurance plans if I decide to re-enroll when I return from leave?**

To re-enroll in disability and/or life insurance coverage, you will be required to complete the EOI form to be reviewed by the insurance company. If approved, your coverage in the disability and/or life insurance plans will become effective on the date of approval. If your coverage is denied by the insurance company, you are not eligible to enroll.

### **14. What happens to my supplemental insurance plans if I decide to re-enroll when I return from leave?**

If you contact the Sodexo Benefits Center within 30 days of returning to work, your coverage will become effective on your return-to-work date and your benefits payments will start back to the return-to-work date.

### **15. What happens to Identity Theft Protection coverage?**

You can enroll in or cancel identity theft coverage at any time. If you are on leave and continue with coverage, you will need to make payments while you are on leave.

### **16. What happens to my Health Care and/or Family Care Spending Accounts when I return from LOA?**

When you return to work, the remaining amount owed from your annual election will be deducted from your pay in equal amounts over the remaining weeks in the year.

For example, if your annual election is \$2,600 and \$1,000 was deducted before your leave, you will have \$1,600 remaining that you owe. This amount will be deducted from your pay, in equal amounts, over the remaining weeks in the year after you return to work. If there are 10 weeks remaining in the year you will have \$160 deducted from each week's pay.

If you canceled your spending account participation while on LOA (unless your LOA is a military or qualified leave under FMLA), you will not be able to re-enroll in coverage until Annual Enrollment for the following Plan Year.

## **17. Will I be able to re-enroll if I cancel my benefits voluntarily or if I miss payments and my coverage is canceled for non-payment?**

Yes, if your coverage is canceled for any reason, you will be able to re-enroll in benefits coverage upon your return to work, provided you satisfy the plan eligibility requirements. Regular plan restrictions apply. Go online to [SodexoBenefitsCenter.com](http://SodexoBenefitsCenter.com), use the app, Alight Mobile, or call **855-668-5040** within 30 days of your return to work. Your coverage will become effective back to your return to work date except where there are plan restrictions. This will require you to pay for charges owed back to that date.

You may be subject to pre-existing condition limitations in accordance with some plan rules.

You can enroll in or cancel Identity Theft Protection coverage at any time.

## **18. If I am on an approved LOA, will I be able to remain in the Sodexo Disability Plan?**

Yes, as long as you remain eligible to participate in the Plan and continue to make the required contributions while on leave. Contributions are waived when receiving disability benefit payments under the Long-Term Disability Plan.

## **19. How do I receive my disability benefits when I go out on leave?**

You must file a claim with New York Life within 31 days of the date you became disabled.

To file a disability claim, call New York Life Claims Center at **800-362-4462**, Option 2, during business hours of 8 am – 8 pm ET Monday-Friday; or submit a claim online through [mynylgbs.com](http://mynylgbs.com).

If you live in California, New Jersey, Rhode Island, or Puerto Rico, contact your state's Department of Labor (contact information in Q20) to file a disability claim. New York Life handles disability for the states of Hawaii and New York.

You may be eligible for a state paid family leave benefit depending on which state you work in.

**20. I am not enrolled in Sodexo's Hourly Short-Term Disability Plan because I am an hourly employee and I live in a state with mandated disability benefits (CA, HI, NJ, NY, RI, PR). How can I file a disability claim with the state?**

To file a disability claim, contact the state office of the state you work in listed below:

- **California**

Employment Development Department

[edd.ca.gov/disability](http://edd.ca.gov/disability)

**800-480-3287** English

**866-658-8846** Spanish

- **New Jersey**

Department of Labor, Div. of Temporary Disability Insurance

[myleavebenefits.nj.gov/worker/tdi/](http://myleavebenefits.nj.gov/worker/tdi/)

**609-292-7060**

- **Puerto Rico**

Department of Labor Bureau of Employment Security

[2.pr.gov/Pages/default.aspx](http://2.pr.gov/Pages/default.aspx)

- **Rhode Island**

Department of Labor & Training Temporary Disability Insurance

[dlt.ri.gov/tdi/](http://dlt.ri.gov/tdi/)

**401-462-8420**

- For Hawaii and New York, contact the New York Life Claims Center at **800-362-4462**, Option 2, during business hours of 8 am – 8 pm ET Monday-Friday