



This FAQ sheet overviews common questions and answers when employees begin a leave of absence. We have compiled a list of common questions below to help you understand your rights and responsibilities before and during a leave.

This [LiveWell page](#) has a state by state breakdown of important information and links for state filings, as well as a description of each type of leave event. If there is a question not covered in this document, please email us at [leaves@mcclatchy.com](mailto:leaves@mcclatchy.com) for additional support.

1. Q: Is a vacation a leave of absence?
  - a. No, time off for a vacation is not considered a leave of absence. Please refer to our [policy documents](#) for additional information.
2. Q: How long may I be on a Leave of Absence?
  - a. There is not a set time that employees may be on a leave of absence; this is reviewed on a case by case basis. However, the [Family Medical Leave Act](#) will only provide job protection for **up to twelve weeks**. Additional guidelines in your state may extend this. See your state specific document on our [LiveWell](#) page for more information.
3. Q: Who do I contact if I need to go on a leave of absence?
  - a. Outside of notifying your direct supervisor, you'll want to complete this [Google Form](#) as well as contact The Hartford if you anticipate being out more than 5 days. Hartford information may be found on this [LiveWell](#) page, or by calling: 866-269-6241.
    - Keep your manager informed of any changes to your leave status.
    - There are few instances (i.e. personal non-medical or non FMLA-related leave) where you would not need to open a claim. However you'll still want to discuss with the Leaves administrator prior to your leave to understand any benefits you may be entitled to, and actions you are required to take. In all cases, please complete the [Google Form](#) to help us provide the information you need.
4. Q: What is Short Term Disability?
  - a. Short Term Disability (STD) is company paid disability coverage for non-occupational health conditions. The company will pay up to 60% of your base salary (plus direct sales commissions) up to \$2,500.00 per week for a maximum of 25 weeks for approved disability claims. STD is integrated with State Disability Insurance (SDI) where applicable.

**Eligibility:** If you work 30 or more hours per week, you are eligible for STD benefits beginning on the first of the month following 30 days of active employment.

- STD is available for your illness/disability only and does not provide benefits for your family members illness/disability. FMLA and/or state laws may apply if your leave is to care for a family member.

- There is a 7-calendar day waiting period before the company will pay STD benefits. You may use available sick, vacation or personal bank (if applicable) hours during this “waiting week”.
- You may be eligible to use accrued sick, vacation or personal bank to supplement the additional 40% of your pay while on approved leave
- If you do not have enough time from these categories, the remainder will be unpaid. If you prefer to take your elimination period unpaid, please contact the McClatchy Leave Administrator upon filing your claim.

5. Q: How do I file for Short Term Disability?

a. You should file a claim with The Hartford:

- By calling Hartford’s Disability Services at 1-866-269-6241- Monday – Friday, 8:00 am – 9:00 pm EST
- By using the Customer Intake Portal at <https://abilityadvantage>
- This service allows you to begin and monitor your claim online 24 hours a day, 7 days a week.
- For intermittent leave, you must contact McClatchy Benefits AND The Hartford every time you are absent from work relating to your Leave.

Here are additional notes important about your disability claim:

- A communication will be sent to [leaves@mcclatchy.com](mailto:leaves@mcclatchy.com) so they will know the status of your claim and when to expect you to return to work.
- If your period of disability is approved, you will start receiving your disability benefit payments from McClatchy on the regular [payroll cycle](#).
- If you are unable to work, you must provide documentation from your treating physician(s) prior to your certified disability date. If this is not possible due to an accident, as soon as reasonably possible (i.e., by the deadline noted by the Hartford in your Disability paperwork).
- If you do not return to work following your anticipated return to work date and have not provided additional documentation to support your disability, salary continuation may stop.

6. Q: What is Long Term Disability?

a. (LTD) Long Term Disability is a monthly benefit for employees who are disabled beyond the 25 weeks of approved STD. LTD is paid by The Hartford and acts like an insurance plan.

Eligibility: If you work 30 or more hours per week, you are eligible for benefits beginning on the first of the month following 30 days of active employment.

- LTD has a 180-day waiting period of total disability before benefits will be paid (STD period).
- Hartford will pay 50% of your base salary for approved disability claims or 60% if you purchased the “buy-up” plan.

- Your benefit coverage will end at the end of the month in which your 25 weeks of STD ends. You will be eligible for COBRA and will receive paperwork from PayFlex should you choose to continue your benefits.

7. Q: What is the Family Medical Leave Act?

- a. The Family Medical Leave Act, or FMLA, is a federal law that provides you with the right to take job-protected leave when you require time off from work to care for yourself, a family member who is seriously ill or to care for a newborn/newly adopted child. FMLA may overlap or run in conjunction with related state and local leave laws in effect in your area.

You may be eligible for FMLA leave if:

- Have worked for the employer for at least 12 months;
- Have at least 1,250 hours of service in the 12 months before taking leave;\* and
- Work at a location where the employer has at least 50 employees within 75 miles of the employee's worksite

If the above is confirmed, FMLA may be granted for up to 12 weeks. The LiveWell team at McClatchy will help you through this process

- FMLA is unpaid; however, you may receive supplemental pay using available sick, vacation or personal bank hours (if applicable).
- FMLA provides job protection and benefit continuation while on an approved leave.

8. Q: How do I file for FMLA?

- a. We use The Hartford as our administrator for FMLA eligibility and leave verification. Contact The Hartford at **1-866-269-6241** or via the website at [https:// abilityadvantage](https://abilityadvantage) to file your leave request. This will include the paperwork and notices required to confirm you are FMLA eligible. Hartford will process your leave request and communicate with McClatchy and you the status of your FMLA review.

9. Q: Do I keep my benefits while on leave?

If you elected to have medical, dental, vision and/or other health and welfare coverage provided by the company, your benefits will remain intact for up to 12 weeks of FMLA and/or 25 weeks of STD. After your 12 weeks of FMLA and/or 25 weeks of STD are exhausted, the company will no longer pay the employer portion of your benefits. You will receive COBRA paperwork and will be eligible to sign up for benefit continuation through PayFlex.

401(k) loan deductions will continue to be taken from your pay while you are receiving pay from McClatchy. If you are not receiving pay from McClatchy or you are on disability leave, your loan deductions will stop. You may continue making payments by certified check or money order. If you do not continue to make your payments, your loan will re-amortize and the new loan deduction will commence from your pay upon your return to work.

- You are responsible for paying the portion of your benefits as if you were actively employed. You can work with your People department representative to make payment arrangements for your portion of your benefits.
- If you experience a qualifying life event such as the birth of a baby, you have 31 days from the date of the birth or placement to enroll the child in company benefit plans.
- Holiday pay is not available to employees on leave, including Diversity Day and your Birthday holiday.

10. Q: Can I use my vacation and/or sick time while on a leave?

- a. Supplemental Pay (Optional): You may be eligible to supplement your pay using your available sick, vacation, and/or personal bank hours for any approved leaves of absence. You may only use your available balances to supplement your pay.
  - For approved FMLA and state/local, unpaid leaves you may use your available balances up to a maximum of 100%. Note, vacation borrowing is not available to employees on leave of absence

Employees in states with State Disability Insurance must apply for SDI. The company will pay the difference between SDI & STD up to a maximum of 60%. If you are receiving STD and/or supplemental pay, benefit payments may come out of your paycheck as usual.

11. Q: What do I do if I'm injured on the job?

- a. On the job injuries may fall under the category of Workers Compensation, aka Worker's Comp. If you are injured on the job, report your injury to your supervisor and the Safety Manager at [safety@mcclatchy.com](mailto:safety@mcclatchy.com) as soon as the injury occurs. [Visit this page](#) for additional information.

12. Q: What information does my doctor need to provide for me to go on a leave of absence?

- a. Hartford will provide the forms needed once you open your claim. You may contact The Hartford to request copies of the forms submitted, and/or download necessary forms from your online Hartford portal.

13. Q: Where can I find the leave policies?
- a. These are located on this [Eleanor](#) page.
14. Q: How do I check on the status of my FMLA or Short Term Disability claim with The Hartford?
- a. Contact The Hartford at **1-866-269-6241** or via the website at <https://abilityadvantage>
15. Q: How far in advance can I file my claim?
- a. You can file your claim **up to 30 days prior** to your anticipated last date of work.
16. Q: What information will The Hartford need to review my claim?
- a. Once you call in your claim to The Hartford, they will contact your employer and health care provider for additional information. Your health care provider may require an authorization in order to release information to The Hartford. You may want to check with your Health care provider's office and let them know that The Hartford will contact them for medical information to support your disability.
17. Q: How do I update Hartford if I file a claim before my Date of Disability?
- a. If you file a claim prior to your date of disability (i.e. for a surgery or a pregnancy), you will need to call The Hartford to confirm your surgery or delivery date once the event occurs.
18. Q: How often will I need to provide updated medical information?
- a. Based on the type of disability you have, you or your doctor may be asked to submit updated medical information. For routine disabilities like pregnancy or some types of surgeries with standard recovery durations, your claim could be approved for the expected duration you will be out of work. For other claims like back related claims or self reported conditions, The Hartford will need updated medical as often as weekly.
19. Q: How does Short Term Disability work with FMLA?
- a. FMLA provides absence protection but is separate from any income replacement. It is possible for FMLA to be approved and Short Term Disability to be denied and vice versa.
20. Q: When will I be paid disability ?
- a. if your claim is approved you will paid disability pay through the regular payroll cycle
21. Q: Can I use PTO and get my short term disability benefit (STD)?