BENEFITS...

hi

01/04/24

30 Day Overview in 30 Minutes

- Core benefits covered on Day 1

  - Health, Life, & LTD
  - Dental & Vision
  - Flexible Spending

- Leaves of Absence

- Sick Leave Banks

- Worker's Compensation

Metro & Recall

Leaves of Absence

Family and Medical Leave Act (FMLA)
- Federal job protected leave - unpaid
- Eligibility – 1 year and 1250 hours worked
- Up to 12 weeks for self or family in most cases
- Longer periods when military related

RUNNING CONCURRENTLY

Paid Family and Medical Leave (PFML)
- State job protected leave – paid or unpaid
- Eligibility – Immediate and earned $6000 (2023) in last 4 quarters
- Up to 26 weeks for self and family combined

Collective Bargaining Agreement (CBA) Leave
- Union job protected leave - paid or unpaid
- Eligibility depends on union association
- Runs concurrently with FMLA and PFML unless longer periods available

Leaves of Absence

How to Start a LOA

SUBMIT	ELIGIBILITY	MEDICAL	DETERMINE
Submit LOA form 30 days before leave is expected to start	HR responds within 5 days; provides notices and requests medical certification	Medical certification due back to HR within 15 days	HR determines leave approval within 5 days

Sick Leave Banks

AFSCME

- Called "Extension of Sick Leave"
- No employee donation required
- Eligibility after 12 months
- Application required
- Cost   -   History of sick leave usage   -   Length of request
- Must exhaust all own PTO before eligible
- Off payroll 5 days
- 100% paid sick leave
- Use for own illness; not family
- Up to 12 weeks w/additional 3 weeks

Sick Leave Banks

APA

- Must opt IN
- Employee donation of 1 day required for membership
- Eligibility after accruing 45 hours sick time
- Open enrollment during September annually
- Must exhaust all own PTO before eligible
- Off payroll 5 days
- 100% paid sick leave
- Use for own illness or birth/adoption
- Up to 2 years in a 5 year period

If the bank falls below 25 days, must donate to maintain membership.

Sick Leave Banks

MSCA

- Must opt OUT
- Employee donation of 1 day required for membership
- Eligibility after accruing 45 hours sick time
- Open enrollment during October annually
- Must exhaust all own PTO before eligible
- Off payroll 5 days
- 100% paid sick leave
- Use for own illness or birth/adoption
- Up to 2 years in a 5 year period

If the bank falls below 50 days, must donate to maintain membership.

Sick Leave Banks

NON-UNIT

- Called "Supplemental Sick Leave"
- No employee donation required
- Must exhaust all own SICK time before eligible
- 100% paid sick leave
- Use for own illness; not family
- Up to 12 weeks in a 1 year period

Worker's Compensation

WORK RELATED INJURY OR ILLNESS

- Must report the injury within 48 hours to start a claim
- Medical is covered from Day 1
- Coordination and approval of care is administered by the state Worker's Compensation unit
- After 5 days lost time, claim advances
- Claim pays 60% of average weekly wage (AWW)
- Employee can augment with 40% own sick time
  - Not creditable toward retirement

Workers Compensation

Report a Work-Related Injury or Illness

REPORT!	MEDICAL	PACKET	SUBMIT
All work-related injuries must be reported to the supervisor and HR the day they occur.	Arrange for any immediate medical attention, if necessary.	The Injured Employee Workers Compensation Packet must be provided to the employee. • Portions of this packet must be provided to the treating medical provider.	Submit NOTICE OF INJURY form within 48 hours of the injury to HR.

Metro

Proud to be the credit union for MA state employees

BANKING

- Savings & Club Accounts
- Checking Accounts
- Money Market Accounts
- Retirement Accounts
- Certificates of Deposit

BORROWING

- Home Equity Lines & Loans
- Mortgages
- Auto Loans
- Consumer Loans

METRO CONNECT

A new service that provides face-to-face contact with a live Metro representative to complete almost any transaction that would be done in-person.

Questions or Feedback?

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