

# Leave of Absence Guide

**SUPPORT FOR WHEN YOU NEED  
TO STEP AWAY FROM WORK**

# LEAVE OVERVIEW

**Going on leave means you likely have a lot on your mind.** This guide provides information and resources to support you if you need a leave of absence. Radiology Partners leave of absence programs include Family and Medical Leave, Personal Medical Leave, Personal Non-Medical Leave, and USERRA. We partner with Matrix Absence Management for administration of these programs.

## When and Why Should I Take a Leave of Absence (LOA)?

If you plan to be away from work for more than 3 consecutive days (excluding planned PTO), you'll need to initiate the Leave of Absence process.

### Common Leave Reasons

While there are many reasons why you may need to take a Leave of Absence, here are a few common scenarios:

- Your own serious health condition (including surgery, prolonged illness or injury, recovery)
- To care for a family member with a serious health condition
- Pregnancy and/or bonding with a newly placed child
- Military leave

The list above is not all inclusive. You may have other reasons for leave that qualify under state required leaves or you may be eligible for a non-medical personal leave.

Regardless of your state, the federal Family Medical Leave Act (FMLA) provides up to 12 weeks of job protected unpaid leave within a 12-month period to care for a new child (including adopted or foster children), to care for a family member, or to care for yourself due to a serious medical condition.

## I May Need to Take an LOA. What Do I Need to Know?

Depending on your type of LOA, there are several important topics to review within this guide.

### The LOA Claim Process

We partner with Matrix to provide you an enhanced LOA Claim process. Learn more on [page 3](#).

### Statutory Paid-Leave Programs

Depending on your work state and reason for taking your LOA, you may be eligible for statutory paid leave. Learn more on [page 4](#).

### Disability Insurance and Other Benefits

Radiology Partners provides a number of voluntary benefits options that may provide financial support during your LOA (depending on your benefit elections and the reason for your LOA). Learn about these benefits and how to check if you're enrolled on [page 5](#).

### PTO and LOAs

Your PTO will be used while on LOA to help support you financially. Learn more on [page 6](#).

### Benefits and Deductions During Your LOA

Learn about what happens with your benefits during your LOA and how these benefits will be paid for on [page 7](#).

### LOA Resources

Whether you're family planning or just need some extra support during what might be a difficult time, there are programs to support you. Learn more on [page 8](#).

### FAQs

For additional common questions, review the FAQs on [page 8](#).

# INITIATING YOUR LOA WITH MATRIX

The following steps will help you ensure your LOA is submitted timely and allows for continuation of benefits and pay.

## STEP 1: Notify Your Supervisor and HR Business Partner/Physician HR Advocate as Soon as Possible

Include your anticipated dates of leave and estimated return to work date. It is not required to share personal health information, including medical diagnosis, with your supervisor.

## STEP 2: File Your LOA Claim Within 30 Days Prior to Your Leave Date

You'll want to file your claim 30 days prior to your leave start date or as soon as practical if your leave is unforeseeable. You can do so in several ways:

- Via the Matrix eServices Mobile App
- Via web at [matrixabsence.com](https://matrixabsence.com)
- Over the phone by calling (877) 202-0055

While filing your claim, you'll be asked to provide some basic information based on your type of leave. This information may include:

- Personal information including name, address, telephone number, and the last four digits of your SSN.
- Job information including title, job description, work address, work schedule, supervisor's name and number, date of hire, and last day worked.
- Healthcare provider information including name, address, telephone number, and fax number for each treating provider.

Within 24 hours of submitting your LOA claim, you'll receive an Absence Packet from Matrix noting any needed documentation.

## STEP 3: Submit Documentation Within 15 Days of Filing Your LOA Claim

Once you receive the Absence Packet, you'll have 15 days to provide any requested documentation and have your claim processed for approval.



# INCOME REPLACEMENT DURING YOUR LOA: STATUTORY PAID LEAVE

Many states have implemented state-required Temporary Disability and Family and Medical Leave programs to provide eligible employees to qualify for benefits while on leave for certain qualifying reasons.

## Temporary Disability Insurance

State required temporary disability insurance provides eligible employees with partial wage replacement if they are unable to perform work because of physical or medical conditions. These programs are funded through mandatory contributions by employees. You may be eligible for state-sponsored disability benefits if you work in one of the following states: California, Hawaii, New Jersey, New York, and Rhode Island. Please reach out to [LOA@radpartners.com](mailto:LOA@radpartners.com) to determine whether any additional action is required to initiate any eligible state disability.

## Paid Family Leave

Paid Family Leave (PFL) is a program required in many states which allows eligible employees of a covered employer to qualify for paid leave benefits (typically a percentage of one's income) for certain qualifying family reasons. Qualifying reasons for Paid Family leave generally include caring for a covered family member with a serious health condition and bonding with a newly born or place child. Paid Family Leave may provide both wage replacement benefits and job protection depending on state requirements. Paid family leave programs are funded through employer and/or employee payroll tax contributions.

## Paid Family and Medical Leave

Paid Family and Medical Leave (PFML) are programs required in many states which allow eligible employees of covered employers to qualify for paid leave benefits (typically a percentage of one's income) for certain family and medical reasons. Qualifying reasons for PFML generally include own serious health condition, caring for covered family members with a serious health condition, and bonding with a newly born or placed child. Some programs include reasons related to domestic violence. Paid Family and Medical Leave programs may provide both wage replacement benefits and job protection depending on state requirements. Paid Family and Medical Leave programs are funded through employer and/or employee payroll tax contributions.



Eligibility for these programs is determined by the state. If you are unsure if your state offers these programs or if you have questions, please reach out to [LOA@radpartners.com](mailto:LOA@radpartners.com).

# INCOME REPLACEMENT DURING YOUR LOA: INSURANCE COVERAGE

Radiology Partners offers a number of benefits to provide income replacement should you experience certain events. These benefits are typically voluntary and require you to enroll prior to experiencing a covered condition.

## Prudential Short-Term Disability (STD)

Pays 60% of your covered earnings up to a weekly maximum of \$2,000 starting 14 days from your date of disability. Payments continue up to 11 weeks maximum.

## Prudential Long-Term Disability (LTD)

Pays 60% of your income up to a monthly maximum of \$6,500 or \$15,000 (depending on your level of coverage) starting 90 days after your date of disability. These payments will continue until to the normal retirement age as defined by Social Security. Your age at the time disability begins may affect the duration of benefits.

If you are enrolled in a LTD plan, Prudential will contact you once your leave has been initiated with Matrix. If you have questions, Prudential can be reached at (800) 524-0542 or visit [prudential.com/mybenefits](https://prudential.com/mybenefits).

**Important:** Submitting a disability claim to Prudential is not the same as submitting your LOA claim with Matrix. If you plan to take a Leave of Absence, you must submit your LOA claim with Matrix.

## Additional Insurance Coverage

The following benefits may also provide a financial benefit depending on the reason for your leave.

### MetLife Critical Illness

Provides a lump sum payment based on diagnosis such as heart attack, stroke, and cancer. This benefit is paid to you directly and can be used to offset expenses arising from lost income.

### MetLife Accident Insurance

Provides a cash benefit due to accidental injury such as fractures and/or dislocations. This cash benefit can be used at your discretion to offset expenses from a covered accident including lost income and household bills.

### MetLife Hospital Indemnity Insurance

If admitted to a hospital, this benefit provides you a flat amount on the first day admitted and a per-day amount for each day of a covered stay. This benefit can be used at your discretion to help cover expenses.

### Submitting a MetLife Claim

For additional details on voluntary benefits including how to submit a claim, visit [rpbenefits.com/voluntary-benefits](https://rpbenefits.com/voluntary-benefits).

**Looking for more information on these benefits?**

You can find full benefit details at [rpbenefits.com](https://rpbenefits.com).

**Want to check which benefits you're enrolled in?**

You can review your benefit elections by logging into **Workday through OKTA**, navigating to Menu, Benefits and Pay, and selecting Benefit Elections.

# INCOME REPLACEMENT DURING YOUR LOA: ADDITIONAL SOURCES

## Position & Tenure-Based Paid Leave

Depending on your position, tenure, and eligibility for other sources of pay, you may be eligible for paid leave through your local practice.

## Paid Time Off (PTO)

Once you have exhausted all other pay options, any accrued PTO will be used during your Leave of Absence, providing you with pay until your PTO is exhausted (except where prohibited).

## Unpaid Leave

If you're not eligible for or have exhausted statutory paid leave, disability benefits, local practice-provided paid leave, and/or PTO, the remainder of your Leave of Absence will be unpaid.



# BENEFITS AND DEDUCTIONS DURING YOUR LOA

While on a Leave of Absence, it's important to know what's happening with your benefits. All benefit plan documents and required notices are available for you to access at [rpbenefits.com](http://rpbenefits.com).

## Medical, Dental, and Vision

Group health insurance coverage (medical, dental, and vision), as well as any other benefits provided to Practice teammates, may continue throughout the duration of an approved leave under the same terms and conditions as if the teammate were not on leave. Please contact [LOA@radpartners.com](mailto:LOA@radpartners.com) to determine your benefits eligibility while on LOA.

## Dependent Care FSA

Federal regulations require that your participation in this program cease while you are on a Leave of Absence. You may resume participation when you return to work, but you **must re-enroll**. Claims for services incurred during your leave are not eligible for reimbursement.

### Did you welcome a new child?

Remember to add your new dependent to your health coverage within 30 days of your child's birth or adoption! Reach out to [radiologypartners@alliant.com](mailto:radiologypartners@alliant.com) for instructions.

## Healthcare FSA

**Paid Leave of Absence:** Your participation in this plan will continue during your leave regardless of leave type. You may submit claims for eligible expenses incurred during your leave.

**Unpaid Leave of Absence:** Any missed deductions will be taken from your regular pay when you return to work.

## Commuter FSA

**Paid Leave of Absence:** Your deductions will continue during your leave. You can change or stop your deductions at [vitaflex.net](http://vitaflex.net).

**Unpaid Leave of Absence:** Your deductions will stop during your leave and resume when you return to paid status.

## Paying for benefits while on LOA

You will work with Radiology Partners leave team to coordinate benefit premium payments for teammates on unpaid leave of absences. If you are on an unpaid leave of absence you will be contacted by RP's leave team to arrange payment of your benefit premiums. Premiums will be paid directly to Radiology Partners. If you have questions regarding your benefits during leave please contact your benefit advocate at [radiologypartners@alliant.com](mailto:radiologypartners@alliant.com).

## 401(k) Retirement Plan

**Paid Leave of Absence:** Your deductions will continue during your leave.

**Unpaid Leave of Absence:** Your deductions will stop during your leave and resume when you return to paid status.



# ADDITIONAL RESOURCES

The resources below are not limited to use due to LOA, but may provide support based on your reason for taking your LOA.

Are you expecting a new addition to the family?  
Visit [rpbenefits.com](https://rpbenefits.com) for additional resources.

## Family Planning With Kindbody

Kindbody is more than just fertility services. If you're caring for a new baby, Kindbody offers you ten complimentary sessions with access to postpartum and fertility focused mental health visits, nutrition, maternity and delivery care navigation, lactation consultants, and back-to-work care.

### Eligibility and Cost

This benefit is offered at no cost to all Anthem Blue Cross medical plan members, including their teammates and spouses/partners. When you utilize Kindbody services, your out-of-pocket cost is subject to your copay, deductible, or other cost share based on your medical plan selection.

### Getting Started With Kindbody

1. Call (844) 547-0096 or visit [portal.kindbody.com/activate-kindbody-benefit](https://portal.kindbody.com/activate-kindbody-benefit) to get started
2. Enter your Access Code: "KINDRP"
3. Create your Kindbody account using your work email address to verify your eligibility

For more information, contact Kindbody at [employeebenefits@kindbody.com](mailto:employeebenefits@kindbody.com).

## Legal Support With MetLife Hyatt Legal Assistance Plan

The MetLife Legal Assistance Plan provides you economical access to attorneys for common legal services such as will preparation, estate planning, and family law.

For more details, visit [rpbenefits.com/legal-benefits](https://rpbenefits.com/legal-benefits).

## Support Through Modern Health

- **Modern Health** provides one-on-one, self-guided, or community-based care, all within a single platform, to ensure you have the mental wellbeing support you need. Eligible teammates and their dependents receive no-cost access to the Modern Health mental wellbeing program. Visit [my.joinmodernhealth.com](https://my.joinmodernhealth.com) to register.
- **EAP through Workplace Options (WPO)** offers additional resources to you or any member of your immediate household for any situation you're facing.  
Phone: (833) 322-1931  
Web: [modernhealth.helpwhereyouare.com](https://modernhealth.helpwhereyouare.com)

## Hinge Health Musculoskeletal Pain and Women's Pelvic Health Support

Hinge Health offers short, effective physical therapy sessions you can do at home to help reduce pain, recover from injury and move better. Join Hinge Health for:

- 1:1 support from a physical therapist or health coach
- A personalized care plan designed to fit your everyday life
- Convenient sessions with the Hinge Health app

The Hinge Women's Pelvic Health Program combines gentle exercise with 1-on-1 support from a pelvic floor physical therapist to help with pregnancy and postpartum recovery, bladder control, and pelvic muscle relaxation, flexibility, strengthening, and support. Visit [hingehealth.com/for/radpartners](https://hingehealth.com/for/radpartners) to register.

## FREQUENTLY ASKED QUESTIONS

### What Do I Do if I Need Additional Time Off?

If you need additional time off please contact Matrix Absence Management at (877) 202-0055 to request an extension of your leave or to discuss other leave programs for which you may be eligible.

If you also have an open approved STD claim with Prudential please contact your claim manager to request medical review for extension.

### What Happens if a Holiday Falls Within My LOA?

If a holiday falls within your Leave of Absence, it is paid in accordance with your leave type (paid or unpaid).

### What Happens to My 401(k) Loan During My Leave?

Loan repayment will continue during paid leaves. For unpaid leaves, your loan will be re-amortized once you return to work to reflect any missed payment during your unpaid leave. This ensures that your loan is fully paid by the due date.

### Does My LOA Affect My Bonus?

No. Being on leave does not delay your bonus award or salary increase. Bonuses will be awarded on the same payroll cycle that they would be paid if you were actively at work. If you are using PTO while on leave, you will be paid at the rate of your new salary. If you are on an approved Leave of Absence for a period greater than 90 days, your bonus award will be prorated (reduced) based on the number of days of leave in excess of 90 days. If your leave is 90 days or fewer, you will remain eligible for the full bonus amount.

### Does My LOA Affect My PTO Accrual?

If you accrue PTO and are on an approved Leave of Absence for a period of greater than 30 days within a calendar year, you will not accrue PTO until you return to work. Teammates who are director-level and above do not accrue PTO. Physicians should check with their practice for details.



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