

Employee Birth Parent Fact Sheet: When You Are Expecting a Child

Congratulations! Whether you're expecting your first child or you are already a parent, this is an exciting time for you.

This Fact Sheet provides a brief description of the benefits for regular full-time employees which are applicable during this time; please see the more detailed descriptions on the HR website (which are linked below) for more information. Each of the benefits provides job protection when the absence has been approved.

Please note that there are eligibility rules for the benefits described below; this information assumes you are eligible for all of the following benefits, so you should confirm this for each benefit:

- Short-Term Disability (STD-both Federal and New York State law require that pregnancy be considered a disability)
- Federal Family and Medical Leave Act (FMLA)
- New York State Paid Family Leave (NYS PFL)
- RIT's New Parent Leave (NPL)

Additionally, please note that if you are on a continuous leave during an RIT holiday, you will not receive holiday pay. Pay will be applicable to the leave type you are using (STD, NYS PFL, etc.)

Short-Term Disability (STD) - When you are absent from work because of a non-occupational (non-work related) accident, pregnancy or illness that is not covered by Workers' Compensation, Short-Term Disability benefits help protect your income. After a one week waiting period (see paragraph below), STD benefits are paid while you are disabled, as certified by your physician and approved by Prudential, the company RIT uses to manage STD and other absences. The standard duration of short-term disability following the birth of a child is 6 to 8 weeks, depending on the type of birth and whether there are any complications, as determined by Prudential under New York State Disability Law. This time includes the one-week waiting period. You may be eligible for pay during the one-week waiting period as follows:

- Nonexempt employees use [Sick Leave](#). In order to be paid during the waiting period, you would need to use any Sick Leave time you have available to you during the current fiscal year.
 - If you do not have any Sick Leave time available, you can use grandfathered sick or vacation time if you have any remaining; otherwise, your first week of absence will be unpaid.
- Exempt employees use [Sick Leave](#) benefits to be paid for the one-week waiting period.

RIT pays you while you are on short-term disability (including any pay during the waiting period) through the regular payroll cycle.

[New York State Paid Family Leave](#) – The amount and duration of your benefit is based on the date your NYS PFL first begins. For leaves that begin on or after January 1, 2022, after the STD period has ended, the New York State Paid Family Leave (NYS PFL) benefit provides a maximum of 12 weeks of leave to bond with a child within the first 12 months after birth. The 2022 benefit is 67% of pay, calculated on pay up to the New York Average Weekly Wage (NYAWW). In 2022, the NYAWW is \$1,594.57, so the maximum weekly benefit is \$1,068.36. If the first day of your NYS PFL leave occurred in 2021, your benefit would be based on the 2021 benefit; please refer to the [2021 NYS PFL information](#) on the HR website.

Prudential pays you directly for your NYS PFL benefits. The Prudential benefit is paid on a bi-weekly schedule and has a different schedule than the RIT payrolls. You have the option of receiving a paper check or signing up for direct deposit with Prudential. You may also choose to have State and Federal taxes withheld from your Prudential payments. For income tax purposes, you will receive a W-2 form from Prudential by January 31 after the calendar year in which you received NYS PFL payments.

NYS PFL must be taken in full day increments, and can be taken intermittently or in a single block of time.

If an employee uses NYS PFL intermittently such that three months or more elapse between requested dates, Prudential may consider the next requested date to be a new claim. If this occurs, your benefit will be reassessed, and you may need to recertify your need for leave with Prudential.

[RIT's New Parent Leave](#) – After the STD period has ended, assuming you meet the eligibility requirements, you may take advantage of RIT's New Parent Leave to supplement the amount of the benefit paid under NYS PFL. RIT's New Parent Leave cannot be taken separately, unless you are not eligible for NYS PFL because you do not meet the NYS PFL requirement of working in New York State. RIT will pay you the New Parent Leave supplement through the regular payroll cycle.

New Parent Leave offers two pay supplement options – Primary Caregiver (four weeks of pay supplement) and Secondary Caregiver (two weeks of pay supplement). If your spouse or domestic partner also works at RIT, both employees cannot claim Primary Caregiver during simultaneous bonding leaves for the same child.

[Federal Family and Medical Leave](#) – FMLA provides unpaid time for bonding with a child. The FMLA leave will run concurrent with the STD, NYS PFL, and RIT's New Parent Leave.

[Vacation](#) – You can use your remaining fiscal year vacation to supplement the amount of benefit you receive under STD, FMLA and/or NYS PFL. If you wish to use vacation at another time, not in conjunction with NYS PFL, you must have your supervisor's approval in advance. If your leave crosses fiscal years (i.e., you are out of work before July 1), you are not eligible to use the new fiscal year's vacation until after you have returned to work. RIT will pay you for any vacation supplement through the regular payroll cycle.

How the Benefits Work Together For You

The following charts are designed to help you understand how the benefits work together. These charts are an example which assumes a typical, uncomplicated case: that you have used no FMLA during the past 12 months, that your STD does not start until the birth of the baby, and that there are no post-delivery medical complications for you. It also assumes that you wish to take your bonding leave in a single block immediately following your STD, and that your first day of PFL is on or after January 1, 2021, so you are eligible for the 2021 NYS PFL benefit. If any of those assumptions are not accurate for your situation, the following information will not apply and you should discuss your particulars with a benefits specialist in Human Resources.

Natural Birth

Weeks	Type of Benefit	Pay Replacement
Week 1	Waiting Period	<ul style="list-style-type: none"> Nonexempt employees use Sick Leave time to bring to full pay. If none or not enough, use grandfathered sick or vacation time to bring to full pay. If no Sick Leave, grandfathered sick, or vacation time is available, waiting period is unpaid. Exempt employees use Sick Leave.
Weeks 2-6	Standard Natural Birth Short-Term Disability (STD) duration	100% of pay (<i>paid by RIT</i>)
Weeks 7-10	New York State Paid Family Leave	NYS PFL: 67% of pay, up to NYAWW* (<i>paid by Prudential</i>)
	plus RIT New Parent Leave	RIT NPL: calculated to supplement to full base pay. Amount dependent on benefit paid by Prudential. (<i>paid by RIT</i>)
Weeks 11-19	New York State Paid Family Leave	67% of pay, up to NYAWW* (<i>paid by Prudential</i>); Can use currently available Sick Leave, Vacation or Grandfathered Sick Time to supplement back to base pay (<i>paid by RIT</i>).

Caesarian Section Birth

Weeks	Type Of Benefit	Pay Replacement
Week 1	Waiting Period	<ul style="list-style-type: none"> Nonexempt employees use Sick Leave time to bring to full pay. If none or not enough, use grandfathered sick or vacation time to bring to full pay. If no Sick Leave or vacation time available, waiting period is unpaid. Exempt employees use Sick Leave.
Weeks 2 - 8	Standard Cesarean Section Short-Term Disability (STD) duration	100% of pay (<i>paid by RIT</i>)
Weeks 9 - 12	New York State Paid Family Leave	67% of pay, up to NYAWW* (<i>paid by Prudential</i>)
	plus RIT New Parent Leave	supplement to 100% of pay (<i>paid by RIT</i>)
Weeks 12-21	New York State Paid Family Leave	67% of pay, up to NYAWW* (<i>paid by Prudential</i>); can use remaining current fiscal year vacation to supplement to 100% of pay (<i>paid by RIT</i>).

*New York Average Weekly Wage: for 2021, the amount is \$1,594.57, so the maximum weekly benefit is \$1,068.36.

NOTE: The Federal Family Medical Leave Act (FMLA) time will run concurrently with STD, PFL and RIT's New Parent Leave. In the examples, weeks 1-12 also count as FMLA time.

Reporting Your Absence

Please be sure to inform your direct supervisor about your upcoming plans for absence. You should **contact Prudential 30 days before your due date** to get the disability claim started; this will make it easier for you after the birth of the baby. If your doctor indicates that you should stop working for medical reasons prior to the due date, you should contact Prudential within 2 days of learning of the need for leave if your absence is to begin within 30 days.

Contact Prudential at their toll-free phone number (1-877-908-4778/V) to report your absence. Once you have started your claim, you can check on your claim by logging in to their secure website at www.prudential.com/mybenefits and click on the "Register Here" button. You can follow the instructions to

set up your user ID and password. We recommend you first report your leave by telephone; updates to your claim may be easily reported by telephone or through Prudential's secure website.

Information You Will be Asked to Provide When You Call Prudential

- Employer Name
- RIT Control Number – 50757
- Employee Number (your Oracle Employee Number (up to 6 digits long); for nonexempt employees it is the Kronos badge number)
- Reason for your Absence
- First day absent
- Work Schedule
- Name, fax, and telephone number of the treating physician

Employees who fail to contact their supervisor will be considered to be on unauthorized leave. If the unauthorized leave continues for three working days, disciplinary action may be taken.

RIT Health Insurance and Other Benefits

Any benefits you are enrolled in will continue while you are absent on Short-Term Disability, New York State Paid Family Leave, RIT's New Parent Leave and Federal Family and Medical Leave. Benefits deductions are not taken out of the NYS PFL payments from Prudential. If you receive supplemental pay as described above, there will be deductions for your various RIT benefits. If the supplemental pay is too small to take the benefits deductions, or if you do not receive supplemental pay, you will have "catch up" deductions taken from future pay until all missed deductions are caught up.

After the birth of your baby, you will be able to make benefits changes as explained below by completing a Service Request found on the [RIT Service Center portal](#). There are IRS rules governing changes you can make to your benefits when you have a mid-year status change. Having a baby is considered a qualifying event to make changes in your benefits. You can make the following changes to your benefits ***within 31 days following the baby's birth:***

- Add child to your medical, dental, and/or vision coverage. You can change medical plans but you cannot change dental plans.
 - You will need to provide Human Resources a copy of the baby's birth certificate after you receive it for proof of eligibility.
- Cancel medical, dental and/or vision coverage if enrolling in your spouse's plan.
- Consider enrolling in or increasing your Supplemental and/or Spouse Life Insurance (evidence of insurability required) and/or Supplemental and/or Spouse Accidental Death and Dismemberment Insurance.
- Consider enrolling in Child Life and/or Child Accidental Death and Dismemberment Insurance.
- Consider enrolling in or increasing your Beneflex election (Health Care and/or Dependent Day Care Spending Account).
 - You can delay enrollment in the Dependent Day Care Spending Account to within 31 days of the baby first going to day care.
- Review (and update, if necessary) your life insurance and retirement plan beneficiary designations.
 - For your RIT life insurance, make updates directly with Prudential; refer to the instructions found [here](#).
 - For your RIT Retirement Savings Plan, you will find information on updating your beneficiary designation on the HR website [here](#). If you have retirement savings at both

Fidelity and TIAA, you should review and update beneficiaries at both organizations; they are separate designations.

You should also be aware that in compliance with Federal and New York State law, and in support of nursing mothers, RIT has a [Nursing Mother Accommodation Policy](#).

The information in this document is a summary of the benefits as they currently exist. If there is any confusion or conflict regarding plan features, the plan document/contract will be the final authority. RIT reserves the right to change, modify, discontinue, or terminate benefits at any time for any reason.