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 requires that pregnancy be considered a disability)
- **Federal Family Medical Leave (FMLA)**
- **New York State Paid Family Leave (effective 1/1/2018) (NYS PFL)**
- **RIT’s New Parent Leave**

**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 duration of short-term disability following the birth of a child is automatically 8 weeks.

You may be eligible for pay during the one week waiting period as follows:

- Nonexempt employees use **Sick/Personal Leave**. In order to be paid during the waiting period, you would need to use any sick/personal time you have available to you during the current fiscal year.
- If you do not have any sick/personal time available, you can use vacation time if you have any remaining; otherwise, your first week of absence will be unpaid.
- If you do not have sick leave or vacation time available, you may use NYS PFL bonding time to receive partial pay for the 5-day waiting period before STD is payable. Please note that the use of NYS PFL during the waiting period would count toward the maximum 8 weeks of bonding leave under NYS PFL, described below.
- Exempt employees use **Salary Continuation** benefits to be paid for the one-week waiting period.

**New York State Paid Family Leave** – Effective January 1, 2018, after the STD period has ended, the New York State Paid Family Leave (NYS PFL) benefit provides a maximum of eight weeks of leave to bond with a child within the first 12 months after birth. The 2018 benefit is 50% of pay, up to the New York Average Weekly Wage (NYAWW). In 2018, the NYAWW is $1,305.92, so the maximum weekly benefit is $652.96.
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 because you not meet the requirement of working in New York State.

Federal Family and Medical Leave – Federal 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 annual vacation to supplement the amount of benefit you receive under PFL. If you wish to use vacation at another time, not in conjunction with NYS PFL, you must have your supervisor’s approval. 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.

How the Benefits Work Together For You
The following chart is designed to help you understand how the benefits work together. This chart is 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 block immediately following your STD. If any of those assumptions are not accurate for your situation, then you will need to discuss your particulars with a benefits specialist in Human Resources.

<table>
<thead>
<tr>
<th>Weeks</th>
<th>Type of Benefit</th>
<th>Pay Replacement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1</td>
<td>Waiting Period</td>
<td>• Nonexempt employees use Sick/Personal time to bring to full pay. If none or not enough, use vacation time to bring to full pay. Can use NYS PFL time to be partially paid, and it would count toward the maximum number of weeks under NYS PFL. If no Sick/Personal or vacation time available, and employee does not use NYS PFL, waiting period is unpaid. • Exempt employees use Salary Continuation.</td>
</tr>
<tr>
<td>Weeks 2-8</td>
<td>Short-Term Disability (STD)</td>
<td>100% of pay</td>
</tr>
<tr>
<td>Weeks 9-12</td>
<td>New York State Paid Family Leave plus RIT New Parent Leave</td>
<td>50% of pay, up to NYAWW*; supplement to 100% of pay</td>
</tr>
<tr>
<td>Weeks 13-16</td>
<td>New York State Paid Family Leave</td>
<td>50% of pay, up to NYAWW*; can use remaining current fiscal year vacation to supplement to 100% of pay.</td>
</tr>
</tbody>
</table>

* New York Average Weekly Wage: for 2018, the amount is $1,305.92, so the maximum weekly benefit is $652.96. NOTE: The Federal Family Medical Leave Act (FMLA) time will run concurrently with STD, PFL, and RIT’s New Parent Leave. In the example, 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](http://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 toProvide When You Call Prudential**
- Employer Name
- RIT Control Number – 50757
- Employee Number (your 6-digit Oracle number; 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.

After the birth of your baby, you will be able to make benefits changes as explained below by completing a [Benefits Enrollment/Change Form](#). 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. If you do not add the child to your dental coverage at this time, you will not be able to add the child until the next dental open enrollment period, which is held every two years. The next dental enrollment period will be in the fall of 2018 for a January 1, 2019 effective date.
  - 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 or vision coverage if enrolling in your spouse’s plan. You cannot cancel dental coverage.
- Consider enrolling in or increasing your Supplemental and/or Spouse Life Insurance (evidence of insurability required).
• Consider enrolling in Child Life Insurance.
• Consider enrolling in or increasing your Beneflex election (Health Care and/or Dependent Day Care Spending Account).
  o 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.
  o For your RIT life insurance, make updates directly with Prudential; refer to the instructions found here.
  o For your RIT Retirement Savings Plan, contact Fidelity (www.Fidelity.com/atwork and 1-800-343-0860/V and 1-800-259-9734/TTY) and TIAA (www.tiaa.org/rit and 1-800-842-2776/V and 1-800-842-2755/TTY) directly. 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.