

FMLA = UNPAID LEAVE

12 weeks

Jan 2017	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Feb 2017	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Mar 2017	3	4	5	6	7	8	9	10	11	12	13	14	15	16



Who is protected?



1 year



1,250 hours



75-mile radius

“Serious Health Condition”



3 consecutive days of incapacity



2 visits to a healthcare provider



3 consecutive days of incapacity



continuing treatment

Chronic serious health condition =
2 visits to a healthcare provider per year





Salary Continuation

- Pay regular wages in lieu of compensation
- Voluntary
- Submit C-55 every 45 days
- Why?
 - + does not increase premiums

Downside?

- No means to terminate
- Could switch over to TT

Temporary Total Disability

- Inability to return to former position of employment
- Compensation for a short period of time while recuperate
- Disability results from the allowed conditions in the claim
 - + no out-of-pocket expense

Downside?

Increases future premiums

How does TT end?

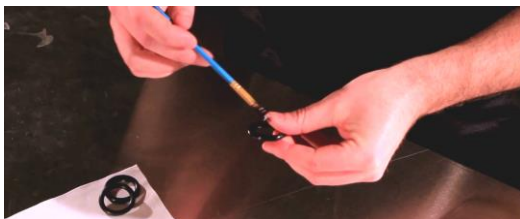
1 Return to work



2 Physician of record says can return to work



3 Light duty work made available



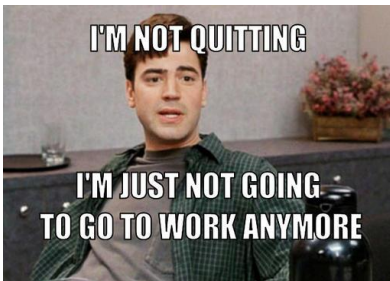
4 MMI



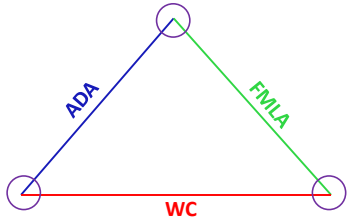
5 Incarceration



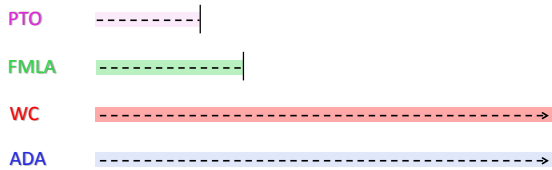
6 Voluntary abandonment of employment



The Intersection of ADA/FMLA/WC Leave



Best Approach = Concurrent Leave

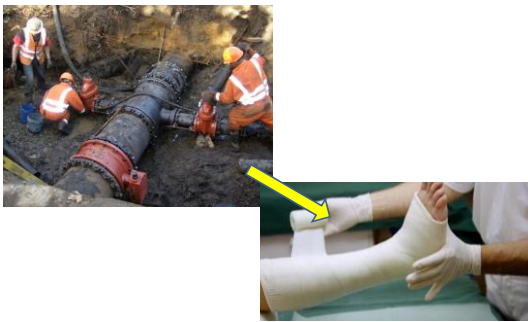


Otherwise the Risk =





Hypothetical



Broken leg → Surgery → TT - 6 mos.

Returned to Work
Light Duty