

Coordination of Benefits - FACULTY

The information below is intended to serve as a framework to determine how the following benefits should be coordinated. The actual manner in which benefits are coordinated will be determined by an employee's specific situation.

- FMLA
- LTD
- Paid Time
- Non-Compensated Leave of Absence
- Insurance

Under the best case scenario, the Compensation & Benefits office will be notified of an employee's need for Family and Medical Leave as soon as the supervisor learns of the employee's need. At that time, the Compensation & Benefits office may begin offering guidance to the supervisor and to the employee.

- An eligible employee will be able to use up to 12 weeks (480 hours) of "protected" Family and Medical Leave time during any 52 week period. The time applied to FMLA is determined by the Health Care Provider's Certification. FMLA may be used on a continuous basis, or on an intermittent basis. As long as the employee is in a paid status, insurance premiums will continue to be deducted from the employee's paycheck.
- Faculty members who have been approved for Family and Medical Leave will remain in a paid status during the Family and Medical Leave. This practice has been followed since Faculty members are contracted employees and they do not accrue paid time.
- If the employee applies for Long Term Disability, the insurance carrier will require a 90 day waiting period before the employee may receive benefits. This 90 day waiting period may coincide with the 12 weeks (480 hours) of FMLA. (90 days = 12 weeks)
- If approved, the LTD benefits will begin on the 91st day from the date of onset of the disability. Benefits may begin at the conclusion of the 12 weeks (480 hours) of FMLA, or before the end of the 12 weeks (480 hours) of FMLA. The timing will be determined by an employee's specific situation.
- At the conclusion of an approved Family and Medical Leave, or at the commencement of LTD benefits, faculty members may request up to 12 months of a non-compensated Leave of Absence. (1 month for each year of full-time service) While an employee is on an approved non-compensated medical LOA, he/she may elect to continue the insurance products by paying his/her regular employee premiums. The Payroll Office will invoice the employee for these premiums.
- At the conclusion of an approved non-compensated medical LOA, the employee may be separated from employment. If the employee has continued his/her Health and Dental Insurance, he/she will be offered the opportunity to continue his/her insurance coverage via Baylor's Continuation of Coverage plan (similar to COBRA) at the current Continuation of Coverage premium rates. If the employee is eligible to retire, he/she may do so. Official retirees may elect to continue certain insurance products by paying the Retiree premium rates.

Policies

- BU-PP 002 – [General Employment Policies](#)
- BU-PP 400 – [Benefit Eligibility Classification](#)
- BU-PP 406 – [Non-Compensated Leave of Absence](#)
- BU-PP 408 – [Family and Medical Leave Act \(FMLA\)](#)
- BU-PP 410 – [Group Insurance - General](#)
- BU-PP 411 – [Group Life and Dependent Life Insurance](#)
- BU-PP 412 – [Group Long Term Disability](#)
- BU-PP 413 – [Group Medical Insurance](#)
- BU-PP 414 – [Dental Plans](#)
- BU-PP 420 – [Flexible Benefit Plan \(Cafeteria Plan\)](#)
- BU-PP 446 – [Workers' Compensation Insurance](#)
- BU-PP 600 – [Retirement Benefits](#)