Coordinating Benefits When You Miss Work

Nikola Nable-Juris November 2023



ABOUT FIRST SHIFT

First Shift Justice Project empowers workers in low-wage jobs to exercise their rights related to caregiving and parenting.

We provide free services to workers in the DMV, ranging from one-time consultations to full representation.



Coordinating Benefits When You Miss Work

KFY



What benefits are available?



TAKEAWAYS

How can you receive them?



What choices do you have about timing?

The Rights of D.C. Workers



WORKERS NEED BOTH



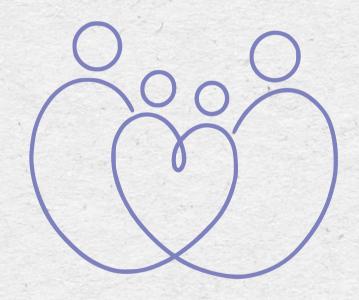
JOB-PROTECTED LEAVE





MONETARY BENEFITS

Benefits you might be eligible for when you miss work for health or caregiving reasons



D.C. Paid Family Leave Benefits

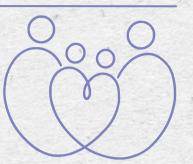
Short-Term
Disability Insurance





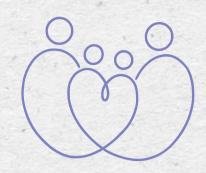
Employer-Sponsored
Paid Time Off

D.C. Paid Family Leave Benefits



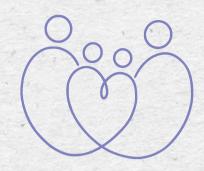
- D.C. paid family leave benefits may replace up to 90% of your wages.
- Tell your employer at least 10 days before you miss work or as soon as you can.
- For your own health or family caregiving, your medical provider must complete forms; for parental benefits, you need proof of your new child.
- Your employer must provide you information about paid family leave benefits, but the D.C. Government decides if you receive benefits and in what amount.
- Apply to the D.C. Government's Office of Paid Family Leave AFTER you have a reason to miss work and BEFORE you take time off.

D.C. Paid Family Leave Benefits



- What is the general reason you are missing work (your own health, pregnancy, caring for a family member, etc.)?
- How are you related to the family member you are caring for?
- How long have you been working with your employer?
- How many people work for your employer?
- For how long do you plan to miss work?
- Have you taken this type of leave in the past few years?

D.C. Paid Family Leave Benefits



- You will receive benefits about 1-4 weeks after you missed work and applied for benefits.
- Benefits may replace up to 90% of your salary.
- Payment schedule is every other week.
- Benefits are paid by direct deposit into your bank account or through a pre-paid debit card.



Short-Term Disability Insurance



- Short-term disability insurance replaces part of your salary (~60%).
- Short-term disability insurance applies only to your own illness or injury that makes you unable to work, not caring for a sick family member.
- Ask if your employer has a short-term disability insurance policy.
- Request the full policy (not just a summary) and show a lawyer.
- Your medical provider will likely need to complete forms.
- Many policies have a waiting period of 7 to 30 days after your health condition starts, and exclusion criteria for preexisting conditions.
- Submit initial paperwork before you miss work if possible.

Short-Term Disability Insurance



- Does your employer run their own short-term disability program or do they contract with an outside insurance company?
- What percentage of your salary will short-term disability insurance pay?
- How long will your insurance pay benefits?
- What forms must be completed?
- Is there a waiting period after the onset of a health condition?
- Are there exclusionary criteria for certain illnesses or injuries?
- Are you prohibited from working entirely during your leave?
 Or just for your current employer?

Employer-Sponsored Paid Time Off

- Your employer might offer paid time off (PTO), sick time, vacation time, paid holidays, parental leave, bereavement leave, etc.
- D.C. law requires 3-7 paid sick days off per year, so it's best for short-term illnesses/injuries.
- Your Human Resources (HR) staff should be able to explain how you can access employer-sponsored paid time off.
- Bring a photo of any posted policies or an employee handbook if you have one.

Employer-Sponsored Paid Time Off

- Does your employer offer paid time sick time, vacation time, or paid time off (PTO)?
- How do you accrue this time? (such as per pay period or annually)
- Can you take it by the hour or the day?
- Do you have to use all of your paid time off before taking unpaid time?
- Do you have an employee handbook or are there posters about your rights at your workplace?



You might have flexibility...

Short-term disability (~60%)

Paid family leave benefits (<90%)

Sick/vacation (100%)

Week 0 Week 3 Week 6 Week 9 Week 12

...in timing your benefits.

Short-term disability (~60%)

Paid family leave benefits (<90%)

Sick/vacation (100%)

Savings from earlier payments

Week 0

Week 3

Week 6

Week 9

Week 12

QUESTIONS?

CONTACT FIRST SHIFT!

Email: intake@firstshift.org

(202) 644-9043

www.firstshift.org/get-legal-help

