

2024

Time Away From Work





Inside this

GUIDE

If you need additional information about time away from work policies at Lawrence Livermore National Security (LLNS), please visit the policy website at HR Policies or contact our Benefits Office at 1-925-422-9955 and ask for one of our Leave of Absence Coordinators

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This booklet provides an overview of the laws and benefits applicable to extended leaves from work. Additional information can be found on the Benefits website at https://benefits.llnl.gov/. LLNS has leave management specialists to meet with you and help you through this process. Call Benefits at 1-925-422-9955 to schedule an appointment.

This material is based on California law and some aspects may differ for out-of-state employees. Be sure to contact Benefits.





Time off to recover from a serious injury or illness

Sometimes life takes a turn we're not expecting, which might include sudden illness or injury. If you become ill or disabled and are unable to work, you can take time off of work so you can focus on recovering.

Job Protection

The Family Medical Leave Act (FMLA) and the California Family Rights Act (CFRA) offer job protection if you are unable to work due to a serious health condition. If you are eligible, you are guaranteed reinstatement to the same or equivalent position when you return to work. CFRA generally mirrors the federal FMLA and runs concurrently in a calendar year.

Job Protection Benefits	How long?
Family Medical Leave Act (FMLA)	Up to 12 weeks
California Family Rights Act (CFRA)	Up to 12 weeks

Pay During Leave

California State Disability Insurance (CASDI) is available to you if you live in California. You may use your own sick leave and vacation accruals to supplement your pay from CASDI. Additionally, LLNS has an option for you to purchase supplemental disability through The Hartford. If you were injured at work, you may be covered by Workers' Compensation instead of CASDI. Here's how it works:

California State Disability Insurance (CASDI)

You can receive CASDI benefits for up to 52 weeks for serious illness or injury.

CASDI pays either 60% or 70% of your pay during your leave, depending on your income, up to a weekly maximum of \$1,620 for 2024.

You can use the **Disability/PFL Calculator** on the CASDI website to estimate your payment. You can elect to supplement CASDI with your sick leave and/or vacation accruals.

- You may supplement CASDI with sick leave to receive up to 80% of your salary and may choose to receive 20% vacation to get to 100%.
- You can also elect to supplement CASDI up to 100% with vacation.

There is a seven-day waiting period before disability benefits begin. During this time, you can elect to use your own sick leave and/or vacation pay or choose not to be paid.

Wage Replacement Benefits

	Reason	How much?	How long?
California State Disability Insurance (CASDI)	Serious illness or injury	Provides either 60% or 70% of your pay, depending on your income, up to a weekly maximum of \$1,620 for 2024.	Up to 52 weeks



Supplemental Disability

Supplemental Disability Insurance, offered through The Hartford, supplements the disability coverage available to you through CASDI and provides coverage to employees outside of California. It pays a higher level of benefits for a longer period of time while you are disabled. You may enroll in supplemental disability or change your waiting period at any time.

However, if you do not enroll within 31 days after first becoming eligible or want to increase your benefits, you will need to submit Evidence of Insurability to The Hartford.

See the <u>LLNS Supplemental Disability</u> <u>Plan</u> for details.

Workers' Compensation

If you become ill or suffer an injury related to the workplace, you may be covered under Workers' Compensation. Workers' Compensation covers the cost of medical treatment and provides compensation for lost work time.

The benefit amounts are based on your weekly wages and are determined by California law.** Currently, Workers' Compensation provides two-thirds of your salary, up to a maximum of \$1,619.15 per week for 2024.

You can supplement using sick leave and/or vacation accruals

You can also use Supplemental Disability Insurance, offered through The Hartford, to supplement your pay through Workers' Compensation or provide coverage if your primary work location is outside of California.

Contact Health Services and your supervisor as soon as your injury or illness occurs. For additional information, see Workers' Compensation Leave Roles and Responsibilities.

** Workers' Compensation benefits may differ for employees with primary work locations outside of California.

Disability Leave Time-off Example



Joanne is in a car accident and misses four months of work while she recovers from surgery. Joanne uses her sick leave accruals to cover her pay for the first week. Beginning the second week of her leave, Joanne receives a percentage of her pay through CASDI. Joanne supplements her CASDI benefits with Supplemental Disability to receive a greater percentage of her pay for the full 16 weeks she is on leave.

For the first 12 weeks, FMLA and CFRA protect Joanne's job. After her 12th week of leave, Joanne's job is not protected, but she may be able to return to her job if a business need exists.

JOANNE: RECOVERING FROM SURGERY

Week	Pay	Job Protection	
1	Sick and/or Vacation accruals		
2			
3			
4			
5			
6		FMLA / CFRA	
7			
8	CASDI		
9	Supplements with sick leave accruals		
10	acciuais		
11			
12			
13			
14			
15			
16			
	Return to Work		

Questions?

Every situation is different, and at LLNS, we understand that these leave benefits can be complicated. For questions, call Benefits at 1-925-422-9955.

Disability & Workers' Compensation Checklist



BEFORE LEAVE/DATE OF DISABILITY

Meet with Benefits to discuss options for pay while on leave. Email <code>loa@llnl.gov</code> or call 1-925-422-9955 to schedule an appointment. You should meet with Benefits no later than 30 days before your leave begins, if possible. If you are taking Workers' Compensation Leave, contact Benefits after you meet with Health Services. Determine if you need to save sick leave and vacation accruals.

Take the **Employee Extended Leave of Absence Training**.

Obtain an FMLA Certification Form from the Benefits Office. Have your doctor complete the form and return it to the Benefits Office. (Kaiser Participants: Release of Medical Records should complete the form.) Workers' Compensation Only: Request your benefit from the Workers' Compensation Case Worker.

File a claim at <u>SDI Online</u> to apply for CASDI benefits. You will also find written instructions and a how-to video on the site.

Apply for supplemental disability through The Hartford, if applicable. You can file a claim <u>online</u> or by calling 1-800-741-4306 (8 a.m.–8 p.m. ET, Monday–Friday). LLNS Policy # 395263.

Send the Notice of Computation (mailed to you from EDD) to The Hartford.

If you have a Clearance, work with your administrator to update your leave.

If you are on leave for 45 days or longer, your administrator should complete the **LEAP Leave of Absence Request**.

If you are on leave for 90 days or longer, you and your administrator must complete a department memo and health authorization.

Contact **Central Clearance** with questions.

Encourage your supervisor to take the <u>Extended Leaves of</u> <u>Absences/Guidelines for Managers and Supervisors training</u>. If your supervisor has questions, please have him or her call the Benefits Office at 1-925-422-9955.

Disability & Workers' Compensation Checklist



DURING I FAVE

Send your Notice of Computation from the State of California Employment Development Department (EDD) to the Benefits Office as soon as you receive it. If you are supplementing your leave, you can send it to your Leave Management Specialist in the Benefits Office. If receiving Workers' Compensation benefits, inform your Leave Management Specialist of the amount.

Do **not** complete a timecard and tell your supervisor **not** to complete timecards on your behalf while you are on leave. This will be handled by Benefits and Payroll.

If you are on unpaid leave:

Make payments to Payroll for your benefits by the 25th of the month. You will receive a monthly invoice from Payroll.

If you have a 401(k) plan loan, you should contact Fidelity at 1-800-835-5095 to suspend payments or to arrange to make payments while you are on leave. Fidelity will re-amortize your loan payment to a monthly amount and will provide you with instructions. (Your 401(k) plan loan may be suspended for up to 12 months.)

Discuss plans to return to work with your supervisor. You may want to talk about <u>flexible work options</u>.

Contact the Benefits Office to update your expected return date or provide an updated doctor's note to extend your leave.

RETURNING FROM LEAVE

Visit Health Services (notify them one day before). If you aren't able to return to your previous job full-time or have any medical restrictions, let Health Services know.

Notify the Benefits Office at <u>loa@llnl.gov</u> or call your Leave Management Specialist at 1-925-422-9955.

View your benefits confirmation statement in LAPIS and verify all your benefits and paycheck deductions within 31 days. If you want to continue participation in flexible spending accounts, you will need to re-enroll when you return.

Workers' Compensation and TCP1 only: Notify the Benefits Office if you wish to buyback service in the LLNS Defined Benefit Pension.



I Need To Care For A Family MEMBER

If you need time off to care for a family member who has a serious health condition, you may be eligible to take job-protected leave so you can be present for the people who matter most.

Job Protection

The Family Medical Leave Act (FMLA) and the California Family Rights Act (CFRA) offer job protection if you need time off work to care for a family member. You are guaranteed reinstatement to the same or equivalent position when you return to work. CFRA generally mirrors the federal FMLA and runs concurrently if you are eligible for both. The chart below outlines the maximum work weeks you are entitled to under each leave in a calendar year.

Job Protection Benefits	Reason	How long?
	Care for a family member who has a serious health condition. Eligible family members include your:	
	Children	Up to 12 weeks
Family Medical Leave Act (FMLA	Spouse	
ranny ricalcal Ecure rice (TTIE)	Parents	
	Care for a seriously ill or injured service member or covered veteran. Includes spouse, child, parent, or next of kin.*	Up to 26 weeks
	Care for a family member who has a serious health condition. Eligible family members include your:	
California Family Rights Act (CFRA)	Your children, and children of a registered domestic partner	Up to 12 weeks
	Spouse or registered domestic partner	
	Parents, grandparent, grandchild, sibling.	

^{*}You may also be able to take up to 12 weeks of unpaid, job-protected leave to take care of family affairs related to your spouse, domestic partner, child, or parent's military deployment (called Qualifying Exigency).

Pay During Leave

Paid Family Leave (PFL) may be available to you if you live in California. You may use your own sick leave and vacation accruals to supplement your benefits from PFL. Here's how it works:

PFL pays either 60% or 70% of your pay, depending on your income, up to a weekly maximum of \$1,620 for 2024. **You may be eligible** for up to eight weeks.

You can elect to supplement Paid Family Leave

with your family sick leave and/or vacation accruals.

You may supplement Paid Family Leave with sick leave to receive up to 80% of your salary, and you may choose to receive 20% vacation to get to 100%.

You can also elect to supplement PFL up to 100% with vacation.

Wage Replacement Benefits

	Reason	How much?	How long?
Paid Family Leave (PFL)	To care for a seriously ill child, parent, parent-in-law, grandparent, grandchild, sibling, spouse, registered domestic partner	Provides either 60% or 70% of your pay, depending on your income, up to a weekly maximum of \$1,620 for 2024.	Up to 8 weeks

Using your LLNS Sick Leave Accruals

Reason	What you can use
Care for a seriously ill family member	Sick leave to 80% of salary and 20% vacation to equal 100% of salary

Family Care Leave Time-off Example



JOHN: CARING FOR AGING PARENTS

John's mother becomes seriously ill and needs constant care. He takes eight weeks off to care for her. While he is away, he receives Paid Family Leave, which replaces a percentage of his pay. Throughout the year, he takes two additional two-week periods off to care for her. He uses his family sick leave and vacation accruals after PFL runs out. FMLA and CFRA protect John's job for the full ten weeks

Week	Pay	Job Protection
1		
2		
3		
4	Paid Family	
5	Leave	FMLA / CFRA
6		THEN CHAN
7		
8		
9	Family Sick Leave/Vacation	
10	Accruals	
	D . I	(I -

Return to Work



Every situation is different, and at LLNS, we understand that these leave benefits can be complicated. For questions, call Benefits at 1-925-422-9955.

Family Care Leave Checklist



BEFORE LEAVE

You can meet with Benefits at any time, but no later than 30 days before your leave begins, if possible.

Take the **Employee Extended Leave of Absence Training**.

To make an appointment (recommended) send an email to <u>loa@llnl.gov</u> or call 1-925-422-9955.

Provide the FMLA Certification of Healthcare Provider to your family member's doctor (if your family member has Kaiser, give it to Release of Medical Records).

Return the FMLA Certification of Healthcare Provider to the Benefits Office within 30 days of your leave date.

Apply for Paid Family Leave benefits on the first day of leave by filing a claim online at <u>SDI Online</u>. You will also find written instructions and a how-to video on the site.

If you have a Clearance, work with your administrator to update your leave.

If you are on leave for 45 days or longer, your administrator should complete the **LEAP Leave of Absence Request**. If you are on leave for 90 days or longer, you and your administrator must complete a department memo and health authorization.

Contact **Central Clearance** with questions.

Encourage your supervisor to take the <u>Extended Leaves of Absences/</u>
<u>Guidelines for Managers and Supervisors training</u>. If your supervisor has questions, please have him or her call the Benefits Office at 1-925-422-9955.

Family Care Leave Checklist



DURING LEAVE

Send your Notice of Computation from the State of California Employment Development Department (EDD) to the Benefits Office as soon as you receive it. If you are supplementing your leave, you can send it to your Leave Management Specialist in the Benefits Office.

Do **not** complete a timecard, and tell your supervisor **not** to complete timecards on your behalf while you are on leave. This will be handled by Benefits and Payroll.

If you are on unpaid leave:

Make payments to Payroll for your benefits by the 25th of the month. You will receive a monthly invoice from Payroll.

If you have a 401(k) plan loan, you should contact Fidelity at 1-800-835-5095 to suspend payments or to arrange to make payments while you are on leave. Fidelity will re-amortize your loan payment to a monthly amount and will provide you with instructions. (Your 401(k) plan loan may be suspended for up to 12 months.)

Discuss plans to return to work with your supervisor. You may want to talk about **flexible work options**.

Contact the Benefits Office to update your expected return date or provide an updated doctor's note to extend leave.

RETURNING FROM LEAVE

Notify the Benefits Office at <u>loa@llnl.gov</u> or call your Leave Management Specialist at 1-925-422-9955.

View your benefits confirmation statement in LAPIS and verify all your benefits and paycheck deductions within 31 days. If you want to continue participation in flexible spending accounts, you will need to re-enroll when you return.



I Am Leaving For Military Training Or Active

DUTY

If you are a member of any branch of the military service (including the Army, Navy, Marine Corps, Air Force, Coast Guard, Reserves, or National Guard), you are entitled to Military Leave to fulfill your military service obligations, as required by federal and state law.

Job Protection

You are guaranteed reinstatement to the same or equivalent position when you are released from military service. You must return to work within a certain number of days, depending on your length of service:

Length Of Service	Deadline To Report Back To Work*	
1–30 Days or a Fitness Exam	Your first regularly scheduled work period on the calendar day after you complete your service	
31–180 Days	14 days after you complete your service	
180 Days or More	90 days after you complete your service	

^{*}Refer to the <u>Uniformed Services Employment and Reemployment Rights Act (USERRA)</u> for additional scenarios and exceptions.

Pay During Leave

You may be eligible to receive pay from LLNS while you are on leave for military service.

Wage Replacement Benefits

Type of Service	Reason	Duration
Inactive Duty	Full-time: Full regular base pay Part-time: Based on the percentage of hours you worked in the three months before your leave	Up to 174 hours per fiscal year
Active Duty	LLNS supplements your military base pay to equal your regular base pay from LLNS. ¹²	Up to 18 months

^{1.} If your military base pay is greater than your LLNS regular base pay, you will not receive this benefit.

^{2.} Military base pay includes certain allowances.

Military Leave Checklist



BEFORE LEAVE

Provide your supervisor or timekeeper with a copy of your orders (if available) as soon as possible.

Your administrator will process a PAS action based on the type of leave (Inactive Duty for Training or Military Pay Supplement during Active Duty). Refer to **307 Military Leave**.

Active Duty: Schedule an appointment with the Benefits Office at loa@llnl.gov or call 1-925-422-9955 to discuss Health & Welfare benefits while on leave.

DURING LEAVE

Active Duty: Submit a copy of your Leave and Earnings Statement (LES) to Payroll.

If your military base pay is greater than your LLNS regular pay:

month. You will receive a monthly invoice from Payroll. If you have a 401(k) plan loan, you should contact Fidelity at 1-800-835-5095 to suspend payments or to arrange to make payments while you are on leave. Fidelity will re-amortize your loan payment to a monthly amount and will provide you with instructions. (Your 401(k) plan loan may be suspended during your leave.)

Make payments to Payroll for your benefits by the 25th of the

RETURNING FROM LEAVE

Contact your supervisor to resume your work schedule.

View your benefits confirmation statement in LAPIS and verify your benefits and paycheck deductions within 31 days. If you want to continue participation in flexible spending accounts, you will need to re-enroll when you return.

Active Duty: Notify the Benefits Office if you wish to buyback service in the LLNS Defined Benefit Pension or make up contributions to the LLNS 401(k) Plan.



Additional Time-off INFORMATION

OTHER LLNS DISABILITY & LEAVE BENEFITS

LLNS Defined Benefit Disability Income

If you are a vested LLNS Defined Benefit Pension Plan member and are disabled for 12 months or more, you may be eligible for disability income. For more information, see the LLNS Defined Benefit Eligible Disability Program Summary.

Catastrophic Leave Sharing Program

If you have depleted your paid leave accruals and have a serious illness or injury, a family member with a serious health condition, or if you need personal bereavement leave, you may request for donation of paid leave.

The <u>Catastrophic Leave Sharing Program</u> allows eligible employees to apply for vacation donations from co-workers. Your co-workers can voluntarily donate accrued vacation leave to support you if you have exhausted your paid leave balances

You may not use benefits from the **Catastrophic Leave Sharing Program** in lieu of other benefits (e.g., sick leave, vacation leave, supplemental disability, or State disability).

Job Protections			
	You are eligible for FMLA and CFRA (California work location) if:		
The Family and Medical Leave Act	You have worked at least 12 months for LLNS, and	You can take FMLA or CFRA leave all at	
(FMLA)	You have worked at least 1,250 hours in the 12 months before your leave starts.	once or spread it throughout the calendar year on an intermittent basis.	
California Family Rights Act (CFRA)*	Only hours worked are included. Vacation, holiday, and sick leave hours are not included in the 1,250-hour requirement.		
Pregnancy Disability Leave	You have worked for LLNS for at least one day.	Your leave does not need to be taken all at once. You can take time off all at once	
(PDL)*	Your primary work location is in California.	or on an intermittent basis.	
Pay During Le	ave		
	Your primary work location must be in the state of California.	T	
California State	You have paid into State Disability Insurance(CASDI) in the past 5 to 18 months.	To receive benefits, you must file a claim using <u>SDI Online</u> or complete a paper claim form no earlier than your first day of disability and no later than 49 days after you become disabled.	
Disability Insurance (CASDI)*	You are unable to perform work for eight consecutive days.		
	Your physician/practitioner must complete a medical certification.	There is a seven-day waiting period.	
	Your primary work location must be in the state of California.		
	You have paid into State Disability Insurance(CASDI) in the past 5 to 18 months.		
Paid Family Leave (PFL)*	You have welcomed a new child into the family in the past 12 months through your pregnancy, a spouse's/partner's pregnancy, adoption, or foster care.	To receive benefits, you must file a claim using SDI Online or complete a paper	
	Provide proof of relationship for bonding claims (e.g., birth certificate or record, or adoption paperwork).	claim form no earlier than your first day of leave and no later than your 41st day of leave.	
	You need to care for an ill or injured family member, A physician/practitioner must complete the Physician/Practitioner Certification form to certify your family member's illness or injury.	There is no waiting period.	
	You have not taken the maximum 8 weeks of PFL in the past 12 months.		

^{*}If your primary work location is not in California, you are not eligible for certain benefits.

HOW LEAVE AFFECTS YOUR SERVICE CREDIT

Effective August 1, 2023, service credit for vacation accruals and service awards will continue for employees on a leave of absence for disability or family care, including parental bonding. It does not apply to other leave types, such as unpaid personal leave.

LLNS 401(k) Retirement Plan

You will continue to earn credited service if you return from an approved disability leave, USERRA (military) service leave or a Government Service Leave within 90 days after the end of your leave.

For more information, see the **Summary Plan Description**.

LLNS Defined Benefit Pension Plan (TCP1)

You will be credited with one year of service for each plan year in which you earn 2,080 or more hours of service while an active member in the Plan. You will earn a fraction of a year of credited service in any year in which you work fewer than 2.080 hours.

You stop accruing service credit when you are no longer in pay status. You remain eligible for any benefits for which you were eligible before your leave began.

Upon return to active status following a USERRA (military) leave, Governmental Service leave or Workers' Compensation leave, you have the option to make up the mandatory member contributions. The amount of missed mandatory member contributions is based on the eligible plan compensation for such period.

In order to receive hours of credited service, the missed mandatory member contributions must be completed within a maximum period of three (3) times the length of the leave, not to exceed five (5) years. Contributions are made by payroll deduction and may be made only while you are an employee of Lawrence Livermore National Security. If you fail to make the full amount of the missed mandatory member contributions (plus interest in the case of a Governmental Service leave or Workers' Compensation leave) by the deadline, the hours of Credited Service will be prorated based on any partial repayment of such missed mandatory member contributions

For more information, see the **Summary Plan Description**.

HOW LEAVE AFFECTS YOUR LLNS BENEFITS

The benefits you receive and the way you pay for them may change if you take a leave of absence. Here is an overview of how leave affects your benefits. You can find more information on the **Benefits Website**.

Benefit Plan	While You Are Out	When You Return	
	LLNS will continue to pay the employer share of your benefits for up to six months while you are receiving CA State disability or for the duration of your FMLA.	If you continued coverage during your leave: Your coverage continues.	
	If you are on a paid leave and are receiving enough pay to cover your benefits, your premiums will be deducted from your LLNS pay.	If you did not continue coverage during your leave: You can re-enroll in the same plans that you were	
Medical, dental and vision	If you are on an unpaid leave or a paid leave but not receiving enough pay to cover your cost of benefits, you will be billed by the Payroll office. It is important to make your payments on time to avoid cancellation.	enrolled in before your leave began within 31 days of returning to work using the Life Event option in LAPIS. In certain circumstances, you may enroll in different plans during this time period.	
	You can remain on LLNS benefits for up to two years if on an approved leave, but you will be responsible for both the employer and employee share after the first six months of leave.	If you do not re-enroll within 31 days, your next opportunity to enroll is during open enrollment, and your benefits will be effective the following year.	
		If you continued coverage during your leave: Your coverage continues.	
Legal	You can remain covered for up to two years if you are on an approved leave and if you arrange in advance to pay the monthly premium. You are responsible for the full cost.	If you did not continue coverage during your leave: You can re-enroll in the same plans that you were enrolled in before your leave began within 31 days of returning to work using the Life Event option in LAPIS.	
		If you do not re-enroll within 31 days, your next opportunity to enroll is during open enrollment, and your benefits will be effective for the following year.	

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Benefit Plan	While You Are Out	When You Return
Supplemental Life	You can remain covered for up to two years if you are on an approved leave. You must arrange in advance to pay the monthly premium and pay the full cost.	If you continued coverage during your leave: Your coverage continues.
	If you become permanently disabled, you may qualify for the Premium Waiver Benefit. If this is the case, you may continue your coverage without paying the premium.	If you did not continue coverage during your leave or if you were not enrolled: You may enroll at any time by completing an Enrollment, Change, Cancellation, or Opt Out form .
Basic Life	Your coverage will continue, at no cost to you, for up to four months after the month your approved disability begins.	Your coverage automatically resumes when you return.
Supplemental Disability	Coverage (for other disabilities) stops on your last day actively at work before your disability begins.	If you continued coverage during your leave: Your coverage continues. The waiting period (7, 30, 90, or 180 days) will be the same as before your leave began.
		If you did not continue coverage during your leave or if you were not enrolled: You may enroll at any time by completing an Enrollment, Change, Cancellation, or Opt Out form .
Dependent Care Reimbursement Account (DCRA)	Contributions stop when your leave begins.	You can re-enroll within 31 days of returning to work by completing an Enrollment, Change, Cancellation, or Opt Out form .
		If you do not re-enroll within 31 days, your next opportunity to enroll is during open enrollment, and your benefits will be effective for the following year.

Benefit Plan	While You Are Out	When You Return
Health Care Reimbursement Account (HCRA)	If you are on an approved FMLA, you may choose to continue participation during your leave. In this case, eligible expenses incurred during your leave would be reimbursable. If you choose not to continue HCRA participation, eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement.	You can re-enroll within 31 days of returning to work by completing an Enrollment, Change, Cancellation, or Opt Out form .
		If you do not re-enroll within 31 days, your next opportunity to enroll is during open enrollment, and your benefits will be effective for the following year.
		If you were on leave less than 31 days: You may re-enroll for the remainder of the year and your contribution must be the same as before your leave began.
		If you were on leave for 31 days or more: You may re-enroll and choose a new annual contribution.
Vacation Leave and Sick Leave	You do not accrue vacation or sick leave if not on pay status.	When you return to pay status, you will start accruing vacation and sick leave if you are in an eligible position.
401(k) Plan	Your contributions and loan payments, if applicable, will continue while on paid leave.	When you return to pay status, savings deductions resume automatically.
	If you are on unpaid leave or your pay from LLNS is not enough to pay your full loan payment, you must make arrangements with Fidelity within 12 months of your last day on pay status. Your options include:	
	Make monthly Electronic Fund Transfers(EFTs) directly to Fidelity.	If the leave was a USERRA (Military) Leave, you are eligible to make up any elective deferrals, catchup contributions, and after-tax contributions and receive the applicable employer match that you would have made to the LLNS 401(k) plan while you were gone on an unpaid military leave. Please contact the Benefits Office for information upon returning from a USERRA (Military) Leave.
	Make the full payment in advance for the period you will be off pay status.	
	Repay the outstanding amount in full.	
	If you do not elect one of these options within the 12-month period, the outstanding loan amount will be reported as a taxable distribution.	

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Benefit Plan	While You Are Out	When You Return
LLNS Pension Plan	You remain eligible for any LLNS benefits you were entitled to when your leave began. If your leave is greater than three years, it will be considered a break in service.	Mandatory contributions resume automatically when you return to pay status.
		If the leave was a USERRA (Military) Leave, Government Service Leave, or Workers' Compensation Leave and you choose to make up the mandatory member contributions, you must do so within a prescribed time frame in order to be credited with Credited Service in the LLNS Defined Benefit Plan for the period of your leave. The amount of missed mandatory member contributions is based on the eligible plan compensation for such period.
		Please contact the Benefits Office for information about service credit buyback upon returning from a USERRA (Military) Leave, Government Service Leave, or Workers' Compensation Leave.

This booklet provides an overview of the laws and benefits applicable to extended leaves from work. Additional information can be found on the Benefits website at https://benefits.llnl.gov/. LLNS has leave management specialists to meet with you and help you through this process. Call Benefits at 1-925-422-9955 to schedule an appointment.

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