



COLLEGE OF THE Holy Cross

A Guide to Leaves of Absence for Holy Cross Staff (2024)

Protecting your income and providing necessary time off in the event of an illness, injury, new child, or family medical need is a priority for the College. We have worked hard to develop a comprehensive leave program for our staff members and their families.

All medical, parental and family leaves (with the exception of Workers' Compensation) will be administered by **Sun Life Financial**, which has been engaged by the College to coordinate these leave programs, including assessing leave requests and supporting documentation, and determining eligibility for leaves and, where applicable, associated benefit payments. In general, if you are an actively employed and benefit-eligible employee, you will typically receive benefit payments by paycheck from the College, although in certain circumstances payments may be issued directly by Sun Life. Additionally, during any such leave, unless you are otherwise notified, your health benefits will typically remain active and applicable payroll deductions will typically continue to be applied, as appropriate and consistent with applicable law. Crime victim and witness leave, domestic violence leave, jury duty leave, Small Necessities Act leave, voting leave, military leave (USERRA), bereavement leave, personal leave of absences and reasonable accommodations are administered by Human Resources at the College and described in the Holy Cross Staff Handbook.

That said, we also know the leave process can be challenging to navigate. We've developed this booklet to help you understand the various components of leave. **If you have any questions about your leave, first contact Sun Life:**

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Sun Life

- Phone: (888) 444-0239 (Mon-Fri 8:00am-8:00pm EST)
- Website: www.sunlife.com/account

For more information about how to submit a Leave of Absence claim, click [here](#).

For general questions about Holy Cross's Leave of Absence policies, contact hrbenefits@holycross.edu.

This booklet is designed to provide a high-level overview of the various medical, parental and family leaves of absence that may be available to Holy Cross staff members. While we have made every effort to make this booklet accurate, it is not intended to supersede or amend the College's policies or plan documents. In the event of any inconsistencies between this booklet, on the one hand, and Colleges policies and/or plan documents, on the other hand, the policies and/or plan documents shall control. Additionally, in the event of any inconsistencies between this booklet, College policies or plan documents, on the one hand, and applicable law, on the other hand, applicable law shall control. College policies and plan documents may be amended, supplemented, terminated, or replaced in the sole discretion of the College from time to time.

Eligibility for a Leave of Absence

Your eligibility for leave will vary based on your health condition, personal situation, or family situation, consistent with the provisions of applicable law and/or College policies. In addition, for leaves that are designed to allow you to care for a family member with a serious health condition, the definition of a covered family member is different under various leave programs. While family members generally include a spouse, child, or parent (including guardians who legally acted as a parent when you were a minor), some types of leave may expand the definition to include grandparents and grandchildren (e.g., Massachusetts Paid Family and Medical Leave). Refer to the individual leaves described in this Guide for details about specific provisions.

How You May Be Paid While on Leave

While there are some limitations based on leave type—for example, Workers' Compensation is only applicable in the event of your own work-related illness or injury—the following sources of income (pay replacement) may apply during a leave:

- **Massachusetts Paid Family & Medical Leave (MA PFML)** – The Massachusetts Paid Family & Medical Leave (MA PFML) is a state law that requires most Massachusetts employers to provide paid family and medical leave benefits and job protection for employees working in Massachusetts*. If you are eligible for MA PFML benefits, you will be paid by the College once your leave is approved by Sun Life. The benefit you are eligible to receive under MA PFML is based on your own average weekly wage when you apply for leave. For 2024, the maximum total amount that you can receive in MA PFML benefits is **\$1,149.90 per week**, following a 1-week elimination period during which no benefits are paid. Use the [MA PFML calculator](#) to estimate your benefit amount.

- **Supplemental Medical Leave** – In addition to MA PFML, the College has a Supplemental Medical Leave Plan that provides enhanced income protection to benefit-eligible staff members who take a MA PFML leave due to a personal health condition. This plan is administered by Sun Life and, when combined with MA PFML benefit payments, ensures you receive during any such leave:
 - **100%** base pay replacement for **weeks 2-8**
 - **80%** base pay replacement for **weeks 9-20**
 - **60%** base pay replacement for **weeks 21-26**

While non-benefits eligible staff members do not qualify for Supplemental Medical Leave, they may still be eligible to collect paid leave benefits available under MA PFML.

- **Workers' Compensation (WC)** – If you were injured at work, you may be eligible for workers' compensation benefits. If you qualify, you can receive payments to partially replace your paycheck and for medical care related to your injury. You may also be eligible for vocational rehabilitation if you need help getting back to work. The percentage of your gross average weekly wage for which you're eligible varies based on whether you have a partial or total incapacity due to your work-related illness or injury, and typically ranges from **60% to 75%**. All injuries, regardless of severity, should be reported to the College via the [Injured Incident Report](#) Form within 24 hours of the incident. For immediate medical assistance or to report an emergency please contact the Department of Public Safety at 508-793-2222.
- **Parental Leave** – The College has a Parental Leave policy that provides enhanced income protection to benefit-eligible staff immediately following the birth, adoption, or foster care placement of a child, beyond the child bonding benefits available under MA PFML. This plan is administered by Sun Life and, combined with MA PFML, ensures you receive **100% base pay replacement for the first 8 weeks** immediately following the arrival of the child. Additional paid leave beyond the initial 8 weeks is also available; these additional weeks of child bonding leave are subject to the maximum time periods and applicable benefit amounts established by MA PFML.
- **Sick Leave & Paid Time Off (PTO)** – The College provides you with Sick Leave and other paid time off pursuant to its applicable policies. You can use any available Sick Leave or PTO to receive **100% income replacement** while you are on leave for any reason that qualifies for Sick Leave. For MA PFML leaves on or after November 1, 2023, employees receiving MA PFML benefits may supplement or ("top off") their PFML benefits with any available accrued paid leave (sick time, vacation, personal time, etc.). If you choose to supplement their MA PFML benefits in this way, the combined weekly sum of PFML benefits and employer-provided paid leave benefits cannot exceed 100% of your Individual Average Weekly Wage (IAWW). The [DFML's website](#) contains information about how the Individual Average Weekly Wage is calculated. You may also use available Sick Leave or PTO to receive pay during the otherwise unpaid MA PFML elimination period.
- **Family & Medical Leave Act (FMLA)** – FMLA is a federal law that entitles employees to take job-protected unpaid leave for family and medical reasons while maintaining their health benefits. Eligible employees can use FMLA to take up to 12 weeks of leave in a 12-month period. To be eligible for FMLA, an employee must be actively employed with the College with for at least 12 months, with at least 1,250 hours worked during that time. However, if you are eligible for MA PFML and/or the other leave programs available at the College, you

won't have to take any concurrent FMLA leave unpaid. However, because FMLA is a federal program and because any FMLA leave runs concurrently with other leaves, you will still receive paperwork for it when you initiate your leave, so we've included it as part of this guide.

Other Available Leaves

Please see the Holy Cross Staff Handbook (Holy Cross & You) for a description of other available leave types, including crime victim and witness leave, domestic violence leave, jury duty leave, Small Necessities Act leave, voting leave, military leave (USERRA), personal leave of absence, and leave as a reasonable accommodation. Please contact the College benefits coordinator in Human Resources, at ext. 2426, for support in connection with these leaves.

Medical Leave: For Your Own Serious Health Condition *(other than pregnancy or work-related illness or injury)*

If you meet the eligibility criteria and have remaining benefits available, you can use the following benefit options to receive pay replacement while you are on leave. Pay schedules may vary if you take an approved intermittent leave.

Please refer to pages 7 and 8 to review the College’s parental leave benefits.

Weeks of Payment	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26																
MA PFML	WP*	MA Paid Family & Medical Leave Pay replacement: Up to 80%, maximum of \$1,149.90/week for 2024**																																								
Supplemental Medical Leave	WP*	Supplemental Medical Leave (which will supplement MA PFML, when applicable) Pay replacement: Weeks 2-8: 100% Weeks 9-20: 80% Weeks 21-26: 60%																																								
PTO or Sick Leave	Available Sick Leave or PTO can be used during WP and/or to “top off” MA PFML benefits, up to Individual Average Weekly Wage																																									
FMLA	Family & Medical Leave <i>(unpaid)</i>																																									

* During the Waiting Period (WP) for MA PFML and Supplemental Medical Leave, you may use available Sick Leave or Paid Time Off (PTO). If you do not have Sick Leave or PTO available, you may take the WP unpaid.

**For 2024, the maximum total amount that you can receive in MA PFML benefits is \$1,149.90 per week. Use the [MA PFML calculator](#) to estimate your benefit amount.

Medical Leave: For A Workers' Compensation Injury or Illness

If you suffer a work-related injury or illness, workers' compensation pays medical bills, pays for lost wages, and in some cases provides vocational rehabilitation if you qualify. This leave may be taken for a set period of time (e.g., six weeks), as a reduced schedule (e.g., working fewer hours per week than usually scheduled), or intermittently (sporadic absences).

If you are absent from work as a result of a work-related injury you may be eligible for partial income in lieu of lost wages, as well as certain medical payments under the Massachusetts Workers' Compensation Law beginning with the sixth day of absence.

Weeks of Payment	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21+
MA PFML*	WP**	MA Paid Family & Medical Leave Pay replacement: Up to 80%, maximum of \$1,149.90/week for 2024**																			
WC***	WP**	Workers' Compensation Pay replacement: 60%-75%																			
FMLA	Family & Medical Leave (<i>unpaid</i>)																				

* If you are making a claim for MA PFML and worker's compensation with respect to the same injury or illness, the amount you receive in MA PFML benefits may be reduced by the amount you receive in weekly workers' compensation wage replacement benefits.

** During the Waiting Period (WP) for MA PFML and Workers' Compensation, you may use available Sick Leave or Paid Time Off (PTO). If you do not have PTO available, you may take the WP unpaid. Please note that available Sick Leave or PTO can only be used during the WP; your Workers' Compensation benefit cannot be supplemented by your Sick Leave or PTO.

*** The workers' compensation waiting period is five (5) calendar days. The duration of your workers' compensation payment is based upon whether you have a *temporary total incapacity* (benefits are available for up to 156 weeks), *temporary partial incapacity* (benefits are available for up to 260 weeks), or *permanent and total disability* (benefits are available as long as you are disabled).

****For 2024, the maximum total amount that you can receive in MA PFML benefits is \$1,149.90 per week. Use the [MA PFML calculator](#) to estimate your benefit amount.

Parental Leave: Birth, Recovery, and Bonding

Please note:

- The state does not require that any bonding leave be taken immediately following a birth-related MA PFML medical leave. However, if bonding is taken at a later date, week 1 of the bonding period will be a separate 7-day waiting period. Bonding leave must be taken and completed prior to the child's first birthday and must be taken in one continuous block of time, unless the College specifically approves otherwise.
- Medical leave approved by Sun Life for birth recovery may vary and typically lasts approximately 6-8 weeks. However, the birth parent can also take 12 weeks of bonding leave. Therefore, total time for birth, recovery, and bonding leave for the birth parent may have a duration of approximately 18-20 weeks when taken in full.
- Bonding leave cannot be taken intermittently, but must be taken in one consecutive period or, if the College approves, two separate periods.

If you meet the eligibility criteria, and have remaining benefits available, you can use the following benefit options to receive pay replacement while you are on leave. Pay schedules may vary if you take an approved intermittent leave.

Weeks of Payment	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19**	20**
MA PFML	WP*	MA Paid Family & Medical Leave** Pay replacement: Up to 80%, maximum of \$1,149.90/week for 2024**																		
Parental Leave	Holy Cross Parental Leave Pay replacement: 100%																			
PTO or Sick Leave								Available Sick Leave or PTO can be used to "top off" MA PFML benefits, up to Individual Average Weekly Wage												
FMLA	Family & Medical Leave (unpaid)																			

* During the Waiting Period (WP) for MA PFML, you may use available Paid Time Off (PTO) or, if permitted by College policy or applicable law, Sick Leave. If you do not have PTO (or, where applicable, Sick Leave) available, you may take the WP unpaid.

** You are typically eligible for 18-20 weeks of MA PFML. The number of approved weeks vary depending on how birth recovery is medically certified. For 2024, the maximum total amount that you can receive in MA PFML benefits is \$1,149.90 per week. Use the [MA PFML calculator](#) to estimate your benefit amount.

Parental Leave: To Bond with a Child (Non-Birth Parent, Adoption, Foster Placement)

Please note:

- The state does not require family leave for bonding to be taken immediately following the arrival of the child. However, if bonding is taken at a later date, the College’s Parental Leave policy is not applicable.
- Bonding leave cannot be taken intermittently, but must be taken in one consecutive period or, if the College approves, two separate periods.

If you meet the eligibility criteria, and have remaining benefits available, you can use the following benefit options to receive pay replacement while you are on leave.

Weeks of Payment	1	2	3	4	5	6	7	8	9	10	11	12
MA PFML	WP*	MA Paid Family & Medical Leave Pay replacement: Up to 80%, maximum of \$1,149.90/week for 2024**										
Parental Leave	Holy Cross Parental Leave Pay replacement: 100%											
Paid Time Off (PTO)									Available PTO can be used to “top off” MA PFML benefits, up to Individual Average Weekly Wage			
FMLA	Family & Medical Leave (<i>unpaid</i>)											

* During the Waiting Period (WP) for MA PFML, you may use available Paid Time Off (PTO) or, if permitted by College policy or applicable law, Sick Leave. If you do not have PTO (or, where applicable, Sick Leave) available, you may take the WP unpaid.

**For 2024, the maximum total amount that you can receive in MA PFML benefits is \$1,149.90 per week. Use the [MA PFML calculator](#) to estimate your benefit amount.

Family Leave: To Care for a Family Member with a Serious Health Condition

If you meet the eligibility criteria, and have remaining benefits available, you can use the following benefit options to receive pay replacement while you are on leave. Pay schedules may vary if you take an approved intermittent leave.

Weeks of Payment	1	2	3	4	5	6	7	8	9	10	11	12
MA PFML	WP*	MA Paid Family & Medical Leave Pay replacement: Up to 80%, maximum of \$1,149.90/week for 2024**										
Paid Time Off (PTO)	Available Sick Leave or PTO can be used to “top off” MA PFML benefits, up to Individual Average Weekly Wage											
FMLA	Family & Medical Leave (<i>unpaid</i>)											

* During the Waiting Period (WP) for MA PFML and Supplemental Medical Leave, you may use available Paid Time Off (PTO). If you do not have PTO available, you may take the WP unpaid.

**For 2024, the maximum total amount that you can receive in MA PFML benefits is \$1,149.90 per week. Use the [MA PFML calculator](#) to estimate your benefit amount.