



What To Do If I Need To Request Short-term Disability or FMLA Leave

Short-term Disability [Due to Your Own Illness/Injury]

Employee Action Steps

1. Meet with your manager in advance of the pre-planned procedure or absence. If your leave will include time that is eligible for disability benefits and time that will be unpaid (for example, maternity/baby bonding leave) you will need to verify your current PTO balance with your manager.
2. Notify the Benefits Department about the expected dates for your disability leave. If your leave will include time that is eligible for disability benefits and time that will be unpaid (for example, maternity/baby bonding leave) you will also need to submit your available PTO balance. Email BMC Corporate Benefits (bbenefit@bmc.com) with this information.
3. Initiate your Short-term Disability (STD) claim with Liberty Mutual
 - By phone at 1-888-408-7300
 - Online at <http://www.mylibertyclaim.com> (Claimant Services ID:BMC2008)
 - Claims cannot be initiated earlier than 30 days prior to the estimated disability absence date
 - Your STD claim may run concurrently with FMLA. See the FMLA section of this document for more information. Liberty Mutual will also process your FMLA leave.
4. If you are a California employee, initiate your state disability insurance (SDI) claim online through the [State of California Employment Development Department \(EDD\) website](http://www.edd.ca.gov) or contact the EDD State Disability Insurance Department at 1-800-480-3287.
5. If you are a New York, New Jersey or Hawaii employee, initiate your state disability insurance claim with your local state office.

If the absence is due to an accident or sudden illness, you should notify your manager and the Benefits Department as soon as possible. If you are unable to communicate, a family member can initiate the contact with your manager and the Benefits Department and file the STD claim with Liberty Mutual.

What To Expect Once You Begin Your Disability Leave (Employee)

Your Benefits and How They are Paid

STD Benefits

- Weeks 1 – 3 = 100% base pay
- Weeks 4 – 6 = 75% of base pay
- Weeks 7 – 26 = 66 2/3% of base pay

BMC will pay you for the first 5 days (week 1) of your illness related absence.

STD benefits will be processed by Liberty Mutual beginning with the 6th day.

- Requested medical documentation must be provided to Liberty Mutual for review before any STD benefits can be processed. Follow-up with your doctor to ensure necessary documents are provided to Liberty Mutual, failure to submit these, will result in delays to your benefits.

Checks are issued on the 15th and the end of the month which are mailed to the employee's home.



You can find more STD program information in our Benefits Guide which is revised annually and the Group Disability Income Policy. Both documents are posted on the Your Benefits Resources (YBR) website, <http://www.yourbenefitsresources.com/bmc>.

Billing Process for Your Benefit Deductions

AonHewitt (Your Benefits Resources) will direct bill you for benefit deductions that would normally be taken through Payroll and you are responsible for sending the payments to Hewitt as instructed on the invoice. Your monthly bill is also available online through Your Benefits Resources (<http://www.yourbenefitsresources.com/bmc>) and electronic payment options are available.

- For questions or discrepancies regarding your billing, please contact Your Benefits Resources – 1-877-BMC-4849
- If payroll deductions were taken anytime during your leave, have your pay stub with you when you call YBR to discuss any discrepancies. Give them exact pay periods that deductions were taken, so necessary adjustments to the bill can be processed.

Returning to Work – Employee Action Steps

1. Notify your manager of your expected return to work date
2. Notify the Benefits Department about your expected return to work date. Two days prior to your return to work date, you must submit a medical return to work statement to BMC Corporate Benefits to ensure you can return to work. You will receive confirmation from BMC Corporate Benefits verifying your return to work date. Send your email to BMC Corporate Benefits (bbenefit@bmc.com).

Manager's Roles and Responsibilities for Disability Leave

- Once the manager is aware of an employee's leave of absence, they must submit the appropriate leave of absence transaction through Manager Direct Access (MDA) with an effective date of the first day that the employee was absent.
- The manager must communicate with the Benefits Department (bbenefit@bmc.com) the dates of leave, the expected leave type and the amount of PTO to be taken during the leave, if any.
- Manager must send an email to Payroll – North America (Payroll-NorthAmerica@bmc.com) approving the number of PTO days the employee expects to use during the unpaid portion of a leave of absence (i.e. baby bonding).
- Manager must respond to Liberty Mutual email asking for confirmation of last day worked.
- On the day that the employee returns to work, the manager must submit the return to work transaction in Manager Direct Access (MDA). At the same time, the manager must also send an email confirmation (through Outlook) of your actual return to work date to **RTW Confirm**. Without this notification, your active status will not be updated in Payroll and your pay may be delayed.



Family Medical Leave Act (FMLA)

Up to 12 weeks of unpaid, job protected leave for eligible employees (must have at least one year of service at BMC and worked 1,250 hours over the previous 12 months). FMLA will run concurrently with STD.

Reasons for taking leave are:

- Due to your own serious health condition
- To care for your spouse, son or daughter, or parent who is has a serious health condition
- To bond with a newborn, adoption or foster care.

Employee Action Steps

1. Meet with your manager in advance of the pre-planned absence and verify your remaining PTO balance. If your leave is not eligible for STD benefits, you will need to use your remaining accrued PTO during your leave.
2. Notify the Benefits Department about your leave and your PTO balance. Send an email to BMC Corporate Benefits (bbenefit@bmc.com) with this information.
3. Initiate your FMLA claim with Liberty Mutual
 - By phone at 1-888-408-7300
 - Online at <http://www.mylibertyclaim.com> (Claimant Services ID:BMC2008)
 - Claims cannot be initiated earlier than 30 days prior to the estimated leave of absence date
 - Your FMLA claim may run concurrently with STD. See the STD section of this document for more information. Liberty Mutual will also process your STD benefits.

If the absence is due to an accident or sudden illness, you should notify your manager and the Benefits Department as soon as possible. If you are unable to communicate, a family member can initiate the contact with your manager and the Benefits Department and file the FMLA leave with Liberty Mutual. Meet with your manager in advance of your anticipated FMLA leave

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- For questions or discrepancies regarding your billing, please contact Your Benefits Resources (YBR) – 1-877-BMC-4849.
- If payroll deductions were taken anytime during your leave, have your pay stub with you when you call YBR to discuss any discrepancies with your bill. Give them exact pay periods that deductions were taken, so necessary adjustments to the bill can be processed.



Returning to Work – Employee Action Steps

1. Notify your manager of your expected return to work date
2. Notify the Benefits Department about your expected return to work date. If your leave was medical in nature, two days prior to your return to work date, you must submit a medical return to work statement to BMC Corporate Benefits to ensure you can return to work. You will receive confirmation from BMC Corporate Benefits verifying your return to work date. Send your email to BMC Corporate Benefits (bbenefit@bmc.com).

Manager's Roles and Responsibilities for Disability Leave

- Once the manager is aware of an employee's leave of absence, they must submit the appropriate leave of absence transaction through Manager Direct Access (MDA) with an effective date of the first day that the employee was absent.
- The manager must communicate with the Benefits Department (bbenefit@bmc.com) the dates of leave, the expected leave type and the amount of PTO to be taken during the leave, if any.
- Manager must send an email to Payroll – North America (Payroll-NorthAmerica@bmc.com) approving the number of PTO days the employee expects to use during the unpaid portion of a leave of absence (i.e. baby bonding).
- Manager must respond to Liberty Mutual email asking for confirmation of last day worked.
- On the day that the employee returns to work, the manager must submit the return to work transaction in Manager Direct Access (MDA). At the same time, the manager must also send an email confirmation (through Outlook) of your actual return to work date to **RTW Confirm**. Without this notification, your active status will not be updated in Payroll and your pay may be delayed.

 [Reporting Claims Instructions](#)

 [Wallet Card](#)