

Frequently Asked Questions about State Mandated Short Term Leave Solutions

Q1: How do I find out more information about these policies or enroll in them?

A1: Contact J. Smith Lanier: Maureen J. Rowson at 770-295-2063 or mrowson@jsmithlanier.com

Q2: What state mandated short term leave policies are offered by J. Smith Lanier?

A2: New York, New Jersey, and Hawaii.

Q3: Why is my state excluded from the list?

A3: Contact Chet Lilly or Mark Melendez at PCA Retirement & Benefits and we will work with J. Smith Lanier to see if your state mandated short term leave policy can be covered through the Unum Group.

Q4: What are statutory leave policies?

A4: State Mandated Short Term Leave policies provide some level of salary replacement for non-work-related incidents which could include disease, accidents, or even care of family members. Due to federal law, the Family and Medical Leave Act (FMLA), all employers with 50 or more employees in a work location are required to allow unpaid leave, but few states require paid leave beyond sick and vacation time, especially for smaller organizations. However, states are increasingly looking at paid leave, with about half-dozen requiring leave beyond sick or vacation time.

Q5: What is included through these policies?

A5: With coverage provided either as self-funded or through insurance carriers (either stated based or private insurance), such policies differ from state to state. The policies in New York, for example, include both a disability benefit leave (DBL) and paid family leave (PFL) can be added as a rider to the DBL policy. For New Jersey, the short-term disability protection (TDB for temporary disability benefit) is for medical incidents unrelated to work. For Hawaii, the Temporary Disability Income (TDI) varies a bit more. As you may see, understanding the details can be challenging – that is why we have partnered with others.

Q6: Who can purchase these policies?

A6: These are employer-based products, so authorized administrators, treasurers or representatives should inquire on behalf of their employer. These are not insurance products for individuals. If you are interested in life insurance, disability, dental or vision insurance, please visit the employee benefits section of our website at <https://pcarbi.org/insurance/>