

New Jersey School Boards Association Spring Education Symposium April 25, 2023

Presented by:

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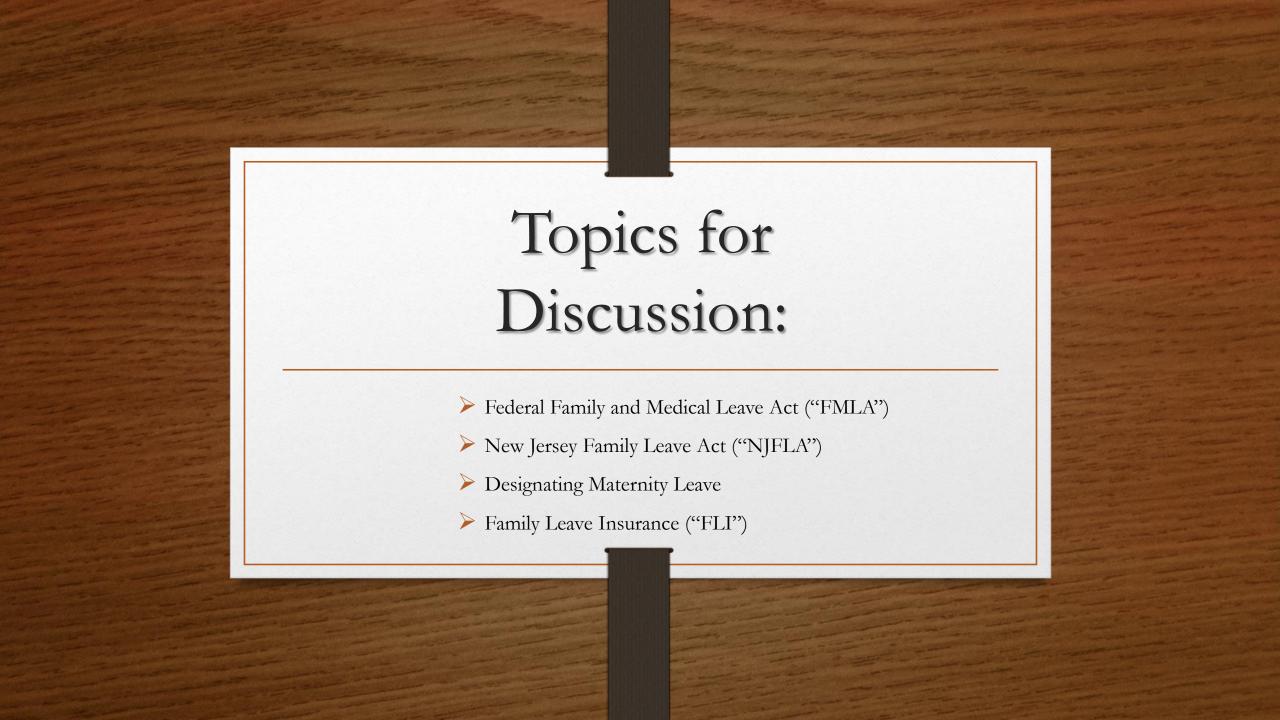


# New Jersey Schools Insurance Group ("NJSIG")

- New Jersey Schools Insurance Group ("NJSIG") is a school board insurance group, also known as an insurance risk pool, which provides insurance coverage to NJ public schools (workers' compensation, general liability, auto liability, cyber, property, school board leader liability, and excess/umbrella coverage).
- NJSIG is member-owned and member-run. It does not operate "for profit," and functions for the sole purpose of providing cost-effective insurance coverage to its members.
- For more information, please visit their website at <a href="www.njsig.org">www.njsig.org</a> or contact NJSIG by phone (609) 386-6060.



\* Do you have SBLL (E&O) coverage?
You may refer any employment-related inquiries to the New Jersey Employment Practices Hotline Attorney (NEPHA) at:
(201) 623-1223
NEPHA@cgajlaw.com



## FMLA & NJFLA: Leave Entitlements



FMLA and NJFLA provide eligible employees with up to twelve (12) work weeks of unpaid, job protected leave for specified family and medical reasons (also military caregiver leave)

- FMLA → twelve (12) month entitlement period
- NJFLA → twenty-four (24) month entitlement period
- Continuation of group health benefits
- Restoration to same or "equivalent" job
- "Work week" = any week the employee would otherwise be required to work at least one day

#### \* RECOMMENDATION:

Board Policy should clearly define method for calculating FMLA/NJFLA entitlement periods

### FMLA & NJFLA: Employee Eligibility

#### **FMLA**

- ✓ Employed for at least one year
- ✓ Must have <u>actually worked</u> **1,250 hours** in previous 12 months



#### **NJFLA**

- ✓ Employed for at least one year
- ✓ Must have <u>actually worked</u> **1,000**hours in previous 12 months

\* NOTE: Full-time teachers are presumed to have met the 1,250 hour requirement

## FMLA: Qualifying Reasons for Leave

- 1. Employee's own serious health condition
- 2. "Family member" suffering from a serious health condition
- 3. Birth/Adoption of a child (*must be completed* within 1-year of birth or placement)
- 4. "Qualifying exigency" due to active military status



# NJFLA: Qualifying Reasons for Leave



- 1. "Family member" suffering from a serious health condition
- 2. Birth/Adoption of a child (must commence within 1-year of birth or placement)
- 3. "Qualifying exigency" due to active military status
- \* NOTE: NJFLA does not entitle an employee to leave for his/her own serious health condition

## Leave taken for the same "qualifying reason" shall be concurrently designated as FMLA & NJFLA

#### N.J.A.C. 13:14-1.6(a):

"Where an employee requests leave for a reason covered by both the [NJFLA] and another law, the leave simultaneously counts against the employee's entitlement under both laws."

#### 29 <u>C.F.R.</u> § 825.701(a):

"If leave qualifies for FMLA leave and leave under State law, the leave used counts against the employee's entitlement under both laws".

Bond with newly-born child Care for family member Qualifying exigency



FMLA & NJFLA leave

But... N.J.A.C. 13:14-1.6(b)(2):

"If an employee takes FMLA leave because of his or her own disability, including a disability related to pregnancy or childbirth, and a family member becomes seriously ill or a child is born or adopted while he or she is still on FMLA disability leave, the intervening birth, adoption or serious family illness does not convert the FMLA leave to a leave under the Act. for as long as the employee continues to be eligible for FMLA leave based on his or her own disability..."

Pregnancy- and/or childbirth-related disabilities



## FMLA: Serious Health Condition (employee or family member)

#### An <u>illness</u>, <u>injury</u>, <u>impairment</u>, <u>or physical or mental condition</u> that involves:

- 1. incapacity or treatment connected with inpatient care (i.e., an overnight stay) in a hospital, hospice, or residential medical care facility; or a period of incapacity requiring absence of more than *three (3) calendar days* from work, school, or other regular daily activities that also involves continuing treatment by (or under the supervision of) a health care provider; or
- 2. incapacity due to *pregnancy*, or for prenatal care; or any period of incapacity (or treatment therefore) due to a *chronic serious health condition* (e.g., asthma, diabetes, epilepsy, etc.); or
- epilepsy, etc.); or

  3. incapacity that is *permanent* or long-term due to a condition for which treatment may not be effective (e.g., Alzheimer's, stroke, terminal diseases, etc.); or,
- 4. absences to receive *multiple treatments* (including any period of recovery therefrom) by, or on referral by, a health care provider for a condition that likely would result in incapacity of more than three consecutive days if left untreated (e.g., chemotherapy, physical therapy, dialysis, etc.).

#### FMLA for "On-The-Job" Injury

FMLA and workers' compensation may run together

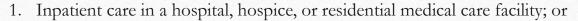


The reason for the absence <u>must be</u> due to a qualifying serious illness or injury ("serious health condition")

The employer <u>must</u> properly notify the employee <u>in writing</u> that the leave will be counted as FMLA leave

## NJFLA: Serious Health Condition (family member only)





- 2. Continuing medical treatment or continuing supervision by a health care provider:
  - i. incapacity of more than *three (3) consecutive days*, and any subsequent treatment or period of incapacity that also involves, (i) Treatment two or more times by a health care provider; or (ii) Treatment by a health care provider on one occasion which results in a regimen of continuing treatment under the supervision of a health care provider;
  - ii. incapacity due to *pregnancy*, or for prenatal care;
  - iii. incapacity or treatment for such incapacity due to a chronic serious health condition;
  - iv. incapacity, which is *permanent* or long-term, due to a condition for which treatment may not be effective (such as Alzheimer's disease, a severe stroke or the terminal stages of a disease); or
  - v. absence to receive *multiple treatments* (including any period of recovery therefrom) by a health care provider, such as cancer (chemotherapy, radiation, etc.), severe arthritis (physical therapy) or kidney disease (dialysis).



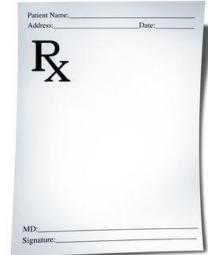
## Certification of Health Care Provider 29 C.F.R. §825.305

Employer may require a request for leave due to employee's own/family member's serious health condition be supported by a

Certification of Health Care Provider

#### \* Legal recommendation – always request a certification

- Should be requested within five (5) business days of leave request
- Employee has fifteen (15) days to return completed certification



STEP 1: Determine employee's eligibility for FMLA & NJFLA

- Has employee been employed for at least one year?
- Has employee worked 1,250 and/or 1,000 hours in previous 12 months?
- Has employee used any FMLA in designated 12-month period? Has employee used any NJFLA in designated 24-month period?
- Issue FMLA Notice of Eligibility



STEP 2: Request written leave request and Certification of Health Care Provider

- ➤ Legal presumption of disability → 4 weeks <u>prior</u> to due date, and 4 weeks <u>after</u> delivery
  - > Actual disability based upon opinion of health care provider



STEP 3: Determine whether sick leave is used <u>prior to</u>, or <u>concurrently with</u>, FMLA leave

Use of paid sick leave during FMLA leave is **mandatorily negotiable** — that means the use of sick leave is governed by "past practice" and/or the applicable Union contract

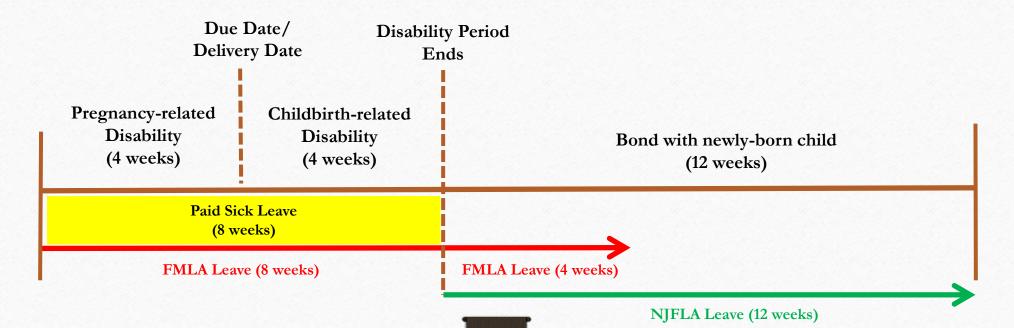
 <u>Lumberton Tp. Bd. Of Ed.</u>, P.E.R.C. No. 2002-13, 27 NJPER 372, aff'd 28 NJPER 427 (App.Div. 2002)

"Prior to" → Employee may utilize sick leave for pregnancy- and childbirth-related disabilities <a href="https://doi.org/10.2016/journal.com/">before using FMLA leave</a>

"Concurrently" → Pregnancy- and childbirth-related disabilities will count against **both** accrued sick leave and FMLA

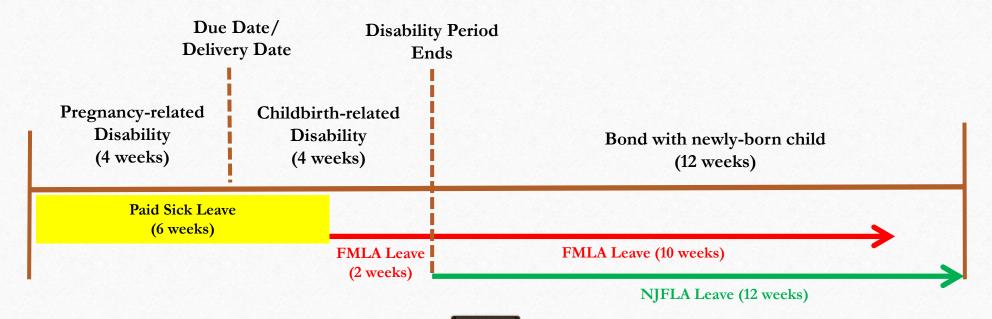
STEP 4: Designate employee's leave

If your district runs sick leave & FMLA concurrently-



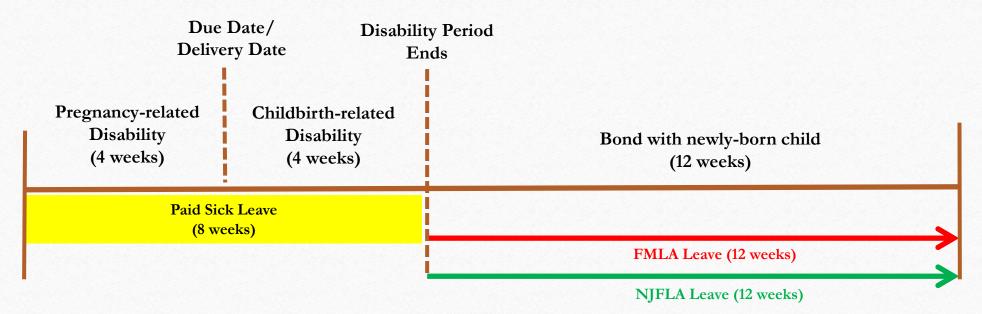
STEP 4: Designate employee's leave

If your district runs sick leave & FMLA *consecutively* and employee has *insufficient* sick leave for entire disability period



STEP 4: Designate employee's leave

If your district runs sick leave & FMLA *consecutively* and employee has *sufficient* sick leave for entire disability period



## New Jersey Family Leave Insurance ("FLI") The Basics

### New Jersey FLI provides salary continuation during an approved unpaid <u>family</u> leave

- Does <u>not</u> entitle employees to additional leave time
- Employee may apply for benefits when on approved unpaid leave of absence to care for family member with a "serious health condition" and/or to bond with newborn
- No "double dipping"



### Legal Updates for 2020

## Statutory Amendments to NJFLA/FLI Effective July 1, 2020

#### OLD:

#### NJFLA Employee Requirements

Maximum Weekly Benefit

Cap Amount

#### Maximum FLI Entitlement Period

- Fifty (50) employees
- 66% average weekly wage
- 53% of state average weekly wage (~ \$650)
- Six (6) weeks or forty-two (42) intermittent days

#### NEW:

- Thirty (30) employees
- 85% average weekly wage
- 70% of the state average weekly wage (~ \$1,025)
- Twelve (12) weeks or fifty-six (56) intermittent days

<u>Also</u> – NJFLA definition of "family member" expanded to include siblings, grandparents, grandchildren, parents-in-law, domestic partners, any blood relatives, and any individual with whom the employee has a relationship that is "the equivalent" of a family member



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