FREQUENTLY ASKED QUESTIONS ABOUT PAID FAMILY LEAVE (PFL)

Do I have to work a minimum number of hours or days before becoming eligible for PFL benefits?

No. You are eligible as long as you pay into State Disability Insurance (SDI); there is a minimum earning requirement of \$300. The amount of PFL benefits you will receive is determined by your wages in a set period.

Is there a waiting period for PFL benefits?

Yes. PFL requires a seven-day, non-payable waiting period. Note: Bonding mothers who are transitioning from SDI benefits to Paid Family Leave do not have to serve a separate waiting period.

Do I need to take all of my PFL at one time?

No. The six weeks of benefits do not have to be taken consecutively.

Can I take PFL intermittently?

Yes. You can take your PFL leave in hourly or daily increments as needed.

Am I required by law to use my vacation leave before receiving PFL benefits?

An employer may require you to take two weeks of earned, but unused, vacation leave prior to getting PFL benefits. Vacation leave may include paid time off. One week of the vacation leave can be used during the seven-day waiting period.

Can I receive paid sick leave and PFL benefits at the same time?

Yes. You may combine a portion of your paid sick leave with PFL up to a total of 100% of wages. By combining 45% of sick leave with the 55% PFL benefit, you can get 100% of wages while on leave. You and your employer should be sure to notify EDD that only 45% of wages are being paid. (If your employer pays you more, your PFL benefits may be reduced.)

How is my weekly benefit amount for PFL determined?

Your weekly benefit amount is determined by your wages in a set period. Visit www.edd.ca.gov to estimate your benefit.

Is my employer required to continue my health benefits while I am on PFL?

The PFL law does not require your employer to provide health benefits while you are receiving PFL. However, your health benefits must be continued if you are eligible for leave under other laws, such as FMLA and CFRA.

ELIGIBILITY REQUIREMENTS

You must be either working or looking for work when the need for family care started, and must experience some loss in pay during the leave.

A medical professional will fill out a simple form proving that the worker qualifies for benefits. There is a one-week waiting period before being eligible to begin receiving benefits, but workers should apply as soon as they start taking time off from work. Workers employed out of hiring halls who are considering taking leaves should check with their union representative regarding how it will affect their place on the out-of-work list.

While some programs are only open to people who work for large employers, under the Paid Family Leave law, employees pay into the insurance system regardless of the size of their employer.

THE PFL DEFINITION OF FAMILY MEMBER IS BROAD

It includes: parent (adoptive, foster, legal guardian and stepparents), child (adopted, foster, stepchildren, and children of registered domestic partners), and persons for whom the employee stands in the place of a parent, spouse or registered domestic partner. It also includes brothers, sisters, grandchildren, grandparents, mothers- and fathers-in-law.

FAST FACTS

- PFL provides eligible workers with partial wage replacement when taking time off work to care for a child, parent, parent-in-law, grandparent, grandchild, sibling, spouse, or registered domestic partner.
- PFL provides benefits but does not provide job protection or return rights. (Job protection may be provided if your employer is subject to the federal Family Medical Leave Act (FMLA) and the California Family Rights Act (CFRA). Be sure to notify your employer of the reason for your leave, and talk with your union before applying for PFL to make sure that you can maintain your spot on the hiring hall list.)
- PFL covers employees who are covered by SDI.
- PFL offers up to six weeks of benefits in a 12-month period.
- PFL provides benefits of approximately 55 percent of lost wages.
- PFL benefits are considered taxable income.

For questions about PFL benefits, please visit www.edd.ca.gov/disability Phone number: 1-877-238-4373

Produced by State Building & Construction Trades Council of California www.sbctc.org

PROGRAM CALIFORNIA'S Paid Family Leave PROGRAM

Available to Construction Workers



Most construction workers are not used to getting paid time off, but this California program may provide income for taking leave when it's most needed....



When you need to take time off work to deal with serious family health issues, childbirth, adoption or foster care, it is worth knowing that you may have a right to Paid Family Leave (PFL), a state program, funded by deductions from workers' paychecks.

If deductions are taken from your paycheck for State Disability Insurance (SDI) and you meet the eligibility requirements, you should be able to collect Paid Family Leave. PFL benefits may last up to 6 weeks a year (after a one-week waiting period), and generally replace about 55 percent of income up to certain limits.

Union members are now using this leave to help care for newborn babies, as well as ill family members. Here are some building trades workers who used Paid Family Leave:

ERIC RICE

Electrician, IBEW Local 413, Buelton, CA

Eric took four weeks off when his son was born.

"Paid Family Leave gave me a once in a lifetime chance to spend time with my newborn son. You don't realize how fast babies grow until you have one and look back at the

weeks prior. The ability for me to take time off work to learn how this tiny person works was so very important to me; time off without really worrying about financial pressure is incredible."

pictures that you

took just a couple of

"Life can be very busy, but having the option to take time off from work to take care for, learn from, and bond with your child is irreplaceable. I have been very lucky to find myself not only in a state that can give me the opportunity to do this but also a program, career, and group that fights for family and quality of life. I am so thankful."

MARC RUHMANN

Electrician, IBEW Local 413, Santa Maria, CA

In January of 2013, Marc's mother was diagnosed with cancer of the liver. He was the only nearby family she had.

"I remember wondering how I would ever be able to help her through treatment and still keep my job," Marc says.

After she underwent a difficult liver resection surgery, her surgeon and oncologist agreed that chemotherapy would be advisable. "They told me that I would have to be available to drive mom to and from her treatment sessions, as well as to cook and care for her while she recovered after each treatment." It was from these doctors that Marc learned about Paid Family Leave.

"I can truly say that I don't know what I would have done if not for this program. It made it possible for me to have the time off I needed to care for my mom, and still have money coming in to pay my bills as well as my mom's. Sadly, my mom lost her battle with cancer in August of 2014. Even though I miss her sorely, I am very glad I was able to take advantage of the paid family leave act. Because

of that benefit I was able to spend a

lot more time with my mom in her last months, and help to make her comfortable as much as I could. I know that the time we spent together was as important to her as it was to me, and I am very thankful to have had it."

Marc dancing with his mom

GREGG McDANIEL

Electrician, IBEW Local 440, Riverside, CA

Gregg is a second-generation journey-level electrician who was able to use Paid Family Leave when his wife had their first baby. "At first, I thought the program was only available for moms. Some guys mentioned that they had used it, so I looked into it. When I realized that I qualified, I took advantage of it." Gregg says that he prepped his employer and the union about two months before his son's due date. The employer was ready, and the union was able to list him as being on disability so he didn't lose any of the health and welfare hours he had banked.

Gregg took a six-week leave and decided he needed more time, because "new babies

are a lot of work and it would have been hard for my wife."

Through disability, layoff, and unemployment, Greg was able to spend 11 weeks with his wife and new baby boy and return to his job.

Gregg says that after completing all the forms online, he collected about \$900/

week from Paid Family Leave. "You don't have to take all six weeks at once; you have a year to use the benefit. It's a great program—I tell all expecting parents I meet about it."

These real-life stories are all of electricians, but Paid Family Leave is available to members of all construction crafts. Just be sure to talk to your benefits plan, union, and employer to find out what you need to do to maintain your insurance coverage and spot on the out-of-work list.

KRISTA BROOKS and JOHNATHAN BROOKS

Electricians, IBEW Local 617, San Mateo

Krista and Johnathan illustrate how having good apprenticeship jobs and a paid family leave policy are very important to families. Krista, one of the 2.6% of women in the skilled trades, just graduated from her apprenticeship program and is completing her work hours to reach journey-level status. Johnathan is a second year apprentice. Both parents were able to spend quality time with their newborn without sacrificing their much-needed paychecks or their jobs.

The couple heard about Paid Family Leave from other union members. Krista was able to take disability leave for part of her pregnancy and use Paid Family Leave when her daughter was born. Johnathan was then able to take Paid Family Leave in two phases. First he had two weeks right when the baby was born. A few weeks later when Krista went back to work he was able to take more time to bond with the new baby. The apprentices, their local union, and the contractors worked together to maintain their insurance coverage and ensure that their jobs were secure when the parents returned. They didn't have their full salaries and things were tight, but Paid Family Leave made a big difference.

IBEW apprentices Krista and Johnathan Brooks with their daughter Savina.

