

***Why is my claim being handled by Matrix Absence Management, Inc., rather than the State of California?***

You have enrolled in a self-insured Voluntary Plan which replaces California State Disability Insurance (SDI). University of the Pacific has selected Matrix Absence Management, Inc. to administer the Plan.

***How are my benefits computed?***

Your Voluntary Plan benefits are equal to 55% of earnings, rounded to the next highest dollar, subject to a weekly maximum of \$1,011. If you are hospitalized, you will receive an additional hospital benefit of \$15 per day for a maximum of 25 days. The formula for determining your benefits is fully explained in your "Statement of Coverage" which Pacific has provided you.

***Are any taxes withheld from my benefit check?***

No. Because the Plan is funded by employee contributions, no taxes are withheld from your benefit check.

***Are my benefits based on a 5-day or a 7-day week?***

Payments are based on a 7-day week. Therefore, if you receive benefits for three days of one week, the payment will be 3/7 of your weekly benefit. After an initial seven-day waiting period, benefits are paid for each day you are disabled, whether or not it is a regularly scheduled work day. However, benefits will begin on your first full day of hospitalization or on your first day of treatment in a surgical clinic or unit of a hospital (provided you are disabled for at least 8 days by the condition which required such treatment).

***How often will I receive benefit checks?***

Matrix will mail your Voluntary Plan benefit checks to you every other Tuesday.

***How do I qualify for Voluntary Plan benefits?***

You must be unable to perform your usual and customary job. This must be certified by your physician, based on objective medical evidence, including a physical exam and medical history.

***What if my doctor will not provide any information to Matrix?***

It is very important that your doctor understands we must have the information we request in order to pay your benefits. Without it your claim could be delayed or denied. The information we request is the same as is required to qualify for SDI benefits.

***How long will I receive benefits?***

Voluntary Plan benefits will be paid for a maximum of 52 weeks, as long as your doctor certifies that you are unable to work. Matrix will require follow-up information from time to time, and it is very important that your doctor supplies this to us to make certain your payments are not interrupted.

***Will I receive any Voluntary Plan benefits if I return to work part-time?***

If you are unable to work full-time, the Voluntary Plan will pay benefits equal to the amount of wages you are losing by only working part-time, or your full weekly benefit if this is less than the amount of your wage loss.

***What should I do if I return to work early?***

Please call Matrix and let us know. You may leave a message 24 hours a day. Be sure to mention your name, your employer and the date on which you returned to work. This will help us avoid having to trouble you for reimbursement of any overpayment.

***What if my disability was caused by my work?***

Benefits for work-related disabilities are paid by University of the Pacific's Workers' Compensation program. If you believe your disability is work-related, you should contact your benefits representative to file a workers' compensation claim. However, if the Workers' Compensation benefit is less than your normal Voluntary Plan benefit, the Voluntary Plan will make up the difference.

***What do I do if my doctor extends my disability?***

Whenever possible, we'll let you know in advance when your final payment is scheduled to be issued. If you feel you will not be able to return to work as planned, you should discuss your concern with your doctor.

If your disability is expected to continue beyond the originally estimated date, please call us and we will send you a form for your doctor to complete, **or**, if you prefer, you may ask your doctor to send us a note which provides the following information:

- Why your disability has been extended.
- All dates of treatment since the last report.
- When your disability is expected to end.

If we don't receive sufficient information, we may have to write to your doctor before we can authorize further payments. If we receive it on a timely basis, though, your payments will not be interrupted.

***Why do I still receive correspondence from the State about my claim?***

Matrix is required to notify the State of each Voluntary Plan claim received. The State then computes and notifies you of the benefits which would be paid if you were covered by SDI. Although benefits under the Pacific Voluntary Plan are usually higher, if SDI would have paid you more, you will receive that amount from the Voluntary Plan.

***What is Paid Family Leave?***

Paid Family Leave is unemployment compensation disability insurance paid to you if you need to take time off of work to care for a seriously ill family member or bond with a new child.

***When may I file for Paid Family Leave benefits?***

You may apply for Paid Family Leave (PFL) benefits for the following reasons:

- To care for a seriously ill child, parent, spouse, or domestic partner;
- To bond with your new child or the new child of your spouse or partner; or
- To bond with a child in connection with the adoption or foster care placement of your or your spouse or partner.

***Do I have to work a minimum number of hours or days before becoming eligible for Paid Leave?***

No, unlike FMLA, Paid Family Leave will be based on the earnings shown in your base period, not the specific number of days or months worked. Wages earned approximately 5 to 17 months before the beginning of your Paid Family Leave claim are included in the base period.

***Is this benefit different than my Voluntary Plan benefit?***

Yes, your Voluntary Plan benefit will be equal to 55% of your weekly earnings to a maximum weekly benefit of \$1,011. Benefits for Paid Family Leave will also be paid at 55% of your weekly earnings to a maximum of \$1,011 per week; however, Voluntary Plan benefits are payable for up to 52 weeks, while the maximum duration of benefits for Paid Family Leave is 6 weeks.

***Will there be a waiting period for Paid Family Leave?***

Yes, Paid Family Leave will require a seven day non-paid waiting period. University of the Pacific requires that you use one week of sick leave or a combination of sick leave and vacation time, if applicable, during your waiting period. However, in the case of a Paid Family Leave that is subsequent to a maternity leave, there will only be a single waiting period.

***Do I need to take all of my Paid Family Leave at one time?***

No, the law does not specify a minimum number of hours or days or weeks that an employee may take of paid leave. It only establishes the maximum of six paid weeks in a rolling back calendar year.

***Am I required to use my sick leave or vacation leave when collecting Paid Family Leave benefits?***

Pacific will require their employees to use one week of sick leave or a combination of sick leave and vacation time, if applicable, before receiving Paid Family Leave benefits.

***What is the relationship of Paid Family Leave to the federal Family Medical Leave Act (FMLA) and to the California Family Rights Act (CFRA)?***

These laws allow employees to take up to 12 workweeks of unpaid time to care for themselves, ill family members or children and continue to have job protection. *Paid Family Leave is totally separate from FMLA and CFRA in that it does not have requirements that employees work at the company for a particular length of time and have a certain number of work hours to qualify. Further, Paid Family Leave is only a paid benefit; it does not provide any job protection.*

If you are also eligible for FMLA or CFRA at the time you apply for Paid Family Leave, you are required to take those leaves concurrently with the paid leave.

***How can I find more information about my disability claim?***

Once your claim has become active, you may check the status of your benefit payments, verify your personal information, and email your claims examiner by logging on to [www.matrixeaccounts.com](http://www.matrixeaccounts.com). You will need an email address and an active claim to use this Internet service.

***What should I do if I have any more questions?***

Call your employer or Matrix. It's very important that you understand your Voluntary Plan and your responsibilities as a participant. That will ensure that you receive prompt, accurate benefit payments when you're unable to work. When corresponding with us, be sure to tell us you are employed by University of the Pacific.

For more information about Paid Family Leave, you can contact the California Employee Development Department at [www.edd.ca.gov](http://www.edd.ca.gov).

**Disclaimer**

*This is not a summary of the University of the Pacific Voluntary Disability Plan. For specific information about your coverage please refer to the Statement of Coverage that Pacific has provided. A copy of the complete Plan Document is available for your review in the Human Resources Department.*

## **Matrix Absence Management, Inc.**

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### **Questions & Answers About the University of the Pacific Voluntary Disability Plan**

**MATRIX**

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a DELPHI company

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