



Resource guide for leaves of absence

What you need to know about leaves and returning to work.

Taking an extended leave from work can be stressful, whatever the reason you may need time away. Understanding your options and managing your leave shouldn't be.



Leaves of absence

If you need to take a leave of absence, CVS Health® offers a variety of supportive leave programs, based on your eligibility.

Leaves of absence include company-provided leaves (paid and unpaid) as well as federal and state leave programs. This guide will help you understand the types of leaves available, highlights resources and explains what happens to your company benefits while on leave:

- [What type of leave do I need?](#)
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CVS Health offers time off benefits for several types of needs. Highlights:

- **Leave of absence benefits** are for when you need time away from work to care for yourself or a loved one, or to serve or support a spouse in the U.S. military. Leave benefits can be paid or unpaid.
- **Time away benefits** are for shorter-term needs including paid time off (PTO)/vacation time, bereavement leave and jury duty leave, as examples.

Learn more on [**Benefit Moments**](#) ([BenefitMoments.com](https://www.BenefitMoments.com)) > My Work/Life > Time Away from Work.

To learn more about the resources covered here and all your benefits, visit:

[**Colleague Zone**](#) ([ColleagueZone.CVS.com](https://www.ColleagueZone.CVS.com)) — Go to **Pay, Time & Benefits > Compensation & Benefits > Leaves & Disability** for valuable resources on leaves of absence, including helpful checklists, videos, information on state leave benefits and more. You also can take action on your personalized HR and benefit enrollment information. If you need assistance, you can use Webchat or submit a ticket to the HR Service Center.

HR Service Center — Call **1-888-694-7287** (TTY: 711). To speak with the Leave of Absence department, follow the prompts. Representatives are available Monday through Friday, 8:30 a.m. to 6:30 p.m. EST.

[**Benefit Moments**](#) ([BenefitMoments.com](https://www.BenefitMoments.com)) — Find an overview of all your health and wellness benefits. You don't need a login or password, so your spouse/partner can review the resources, too.

This is a brief overview of company benefits and is for informational purposes only. If there's any difference between this and plan documents, official plan documents govern. CVS Health reserves the right to amend, modify or terminate all or part of its benefit plans at any time. This description isn't an employment contract or guarantee. Colleagues may need to meet certain eligibility requirements to participate. Colleague contributions are not used to pay plan expenses for vendors or other service providers that are subsidiaries of CVS Health, except as may be permitted by ERISA. Union colleagues aren't covered unless their collective bargaining agreement specifically provides for a benefit therein.

What type of leave do I need?

The myLeave team will work with you to help determine the type of leave you may need to request, for how long and what happens to your pay. Here are general guidelines, with more details provided in the subsequent sections of this guide:

Reason for Leave	Type of leave that may apply	Paid/unpaid
Your own serious medical condition (including pregnancy)	Short-Term Disability (STD) Long-Term Disability (LTD)	Paid
	CVS Health Medical and Maternity Leave	Unpaid
	FMLA	Unpaid
	State leave programs — Varies by state; visit Colleague Zone (ColleagueZone.CVS.com) > Pay, Time & Benefits > Compensation & Benefits > Leaves & Disability > State Specific Leave Plans	
Bond with a new child/adoption/foster care	Paid Parental Leave <ul style="list-style-type: none"> • Birth parent: after Short-Term Disability period has ended • Non-birth parent: anytime during the first 12 months 	Paid
	Baby Bonding Leave	Unpaid
	FMLA	Unpaid
	State leave programs — Varies by state; visit Colleague Zone (ColleagueZone.CVS.com) > Pay, Time & Benefits > Compensation & Benefits > Leaves & Disability > State Specific Leave Plans	
To care for the serious medical condition of a qualified family member	Family Care Leave	Unpaid
	FMLA	Unpaid
	State leave programs — Varies by state; visit Colleague Zone (ColleagueZone.CVS.com) > Pay, Time & Benefits > Compensation & Benefits > Leaves & Disability > State Specific Leave Plans	
Your own military leave	Military Leave	Paid
Your spouse's or domestic partner's military relocation or transfer	Spouse Military Relocation Leave	Unpaid
For a specific and compelling personal reason	Personal Leave — Subject to approval from your leader	Unpaid

Company leaves

The company offers different leave options for you to consider. This is a brief overview of different types and how they work. Forms of leave available to all colleagues may include:

- **Continuous leave of absence.** You are out for a block of time, perhaps weeks or months, consecutively.
- **Intermittent leave of absence.** You have periodic absences that may or may not be predictable.
- **Reduced schedule leave of absence.** You can work, but not your regular full schedule. For example, you normally work eight hours a day, but for a period of time you can only work six hours a day.

Find more information on our time off and leave policies on [Colleague Zone \(ColleagueZone.CVS.com\)](#) > Pay, Time & Benefits > Compensation & Benefits > Leaves & Disability.

Disability

The following types of leave benefits apply for full-time colleagues working 30 or more hours per week:

Short-Term Disability (STD): The company automatically provides STD coverage at no cost to you. STD pays a percentage of your Annual Benefits Base Rate (ABBR) for up to 26 weeks. Your STD benefits begin after a one-week elimination (waiting) period. You'll receive 80% of your ABBR for up to six weeks, then 60% of your ABBR for up to an additional 19 weeks, based on medical necessity and eligibility.

During the elimination period, the myLeave team will automatically apply up to five days of your accrued, unused paid time off (PTO)/vacation time unless prohibited by state regulations. Be sure to discuss this with your myLeave Case Manager.

Long-Term Disability (LTD): Once STD benefits are exhausted, LTD benefits may begin.

- Company-paid LTD provides 40% of your ABBR, up to \$10,000 per month.
- If you purchased optional buy-up LTD coverage, you'll receive an additional 20% of your ABBR. Combined, company-paid and buy-up LTD would pay 60% of your ABBR, up to \$15,000 per month.

Individual Disability Insurance (IDI): If eligible based on your ABBR, and if purchased during annual enrollment, you'll receive an additional IDI benefit of up to a combined 66.67% of your ABBR as a tax-free benefit.

What is ABBR?

Annual Benefits Base Rate (ABBR) is base pay plus an average of your last two years' paid bonus and commissions. You can view your ABBR on [Colleague Zone \(ColleagueZone.CVS.com\)](#) > My apps or My applications > View all > Benefits – Your Benefit Coverage.

Company-provided medical and family-related leaves

Medical and Maternity Leave: If you are unable to work due to an illness or disability, including pregnancy-related conditions, you can take up to 12 months of unpaid leave in a 12-month period. You are eligible for this leave on your date of hire. Medical and maternity leave runs concurrent with applicable Family and Medical Leave Act (FMLA) and state laws that may provide certain job protections. Unless otherwise protected under federal or state law, job protection status during these types of leaves may vary and may even change at any time during the leave for a variety of reasons, including a change in business needs. We'll notify you if there are any anticipated changes to your job protection status. You also may be eligible for state disability, state leave and/or company-paid STD or LTD, if applicable.

Family Care and Baby Bonding Leave: If you have at least 60 days of continuous service, you can take up to 16 weeks of unpaid leave to care for a qualified family member (as defined by FMLA) with a serious health condition or to bond with a child within the first 12 months of your child's birth, adoption or foster placement. Where applicable, company family care leave will run concurrently with FMLA and state leave plans. You also may be eligible for state paid leave or state leave, if applicable.

Paid Parental Leave: A birthing parent can use paid parental leave after you've fully recovered from giving birth and STD has ended. A non-birthing parent can take any time during the first 12 months of welcoming a child for bonding with a newborn, adoption or foster placement. You get up to four weeks of paid leave at 100% of your base pay. You also have the option to take your leave all at once or in one-week increments. You are eligible if you are a full-time employee working 30 or more hours per week and have 12 months of continuous service. Paid parental leave runs concurrent with FMLA, state and company leave plans. If you live in a state that offers paid parental benefits, you must apply for the state benefits and the company will make up the difference to bring you to 100% pay replacement.

For more resources and information for expectant parents, also see the **Resource Guide for Expectant Parents**. Visit [Benefit Moments \(BenefitMoments.com\)](https://www.benefitmoments.com) > My Work/Life > Life Event Resources.

Other types of company leave

Military Leave: CVS Health provides military leave in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA). While on an approved military leave, you will receive supplemental pay to bring you to 100% of your salary for up to five years. Your position is protected for up to five years if you qualify for reemployment.

Military Spousal Relocation Leave: The company may provide military spousal leave to relocate or transfer to a military installation outside the CVS Health jurisdiction, to support a spouse or domestic partner who is called to active emergency military duty in the uniformed services — up to 26 weeks in a 12-month period. You must have 60 days of continuous service to be eligible for this leave.

Personal Leave: Personal leave may be granted or denied at your leader's discretion and is only for a specific and compelling personal reason. Personal leave is unpaid. It can be taken for up to 12 weeks in a 12-month period and is not job-protected. Personal leave will not be granted for something that would be covered under FMLA, state benefits, or another company leave. You must have 60 days of continuous service to be eligible for personal leave. While on personal leave, deductions for your benefits continue at the active colleague rate for 30 days. Find more information on [Colleague Zone \(ColleagueZone.CVS.com\)](https://www.colleaguezone.com) > Pay, Time & Benefits > Compensation & Benefits > Leaves & Disability > HR – Personal Leave of Absence.

Federal and state leaves

In addition to company leaves, CVS Health coordinates our benefits with federal leaves — including leaves under the Family Medical Leave Act (FMLA) and Americans with Disabilities Act (ADA) — and state leave programs.

FMLA

Whether for your own serious health condition, the birth and/or care of your newborn, or to care for a qualified family member (spouse, child under age 18 or parent) with a serious health condition, FMLA lets eligible colleagues take up to 12 weeks of unpaid, job-protected leave in a rolling 12-month period.

This leave runs concurrently with STD, along with applicable company leave time and most state leave (see below). You're also eligible to use paid time off during periods of unpaid time. To be eligible for FMLA, you need 12 months of service and 1,250 hours worked in the 12 months before the leave start date.



Note: You do not need to be eligible for FMLA to be eligible for company-provided leaves of absence.

Americans with Disabilities Act

Colleagues with disabilities may be entitled to leave under the Americans with Disabilities Act (ADA), in addition to company leave and FMLA. The ADA also authorizes certain changes in your work environment (“accommodations”) to enable you to return to work. If you think you may be entitled to ADA benefits, contact the CVS Health Reasonable Accommodation Team via the HR Service Center at **1-888-694-7287** (TTY: 711).

State leave programs

You may be eligible for state leave. Find state-specific policy information based on your work location on **Colleague Zone** ([ColleagueZone.CVS.com](https://colleaguezone.cvs.com)) > Pay, Time & Benefits > Compensation & Benefits > Leaves & Disability > State Specific Leave Plans. If you're eligible for state benefits, the time and/or benefit payments will typically integrate and run concurrently with our company leave policies.

How leaves coordinate

Company leaves run concurrently with any federal or state leave you may receive. The example below illustrates how the different types of leave might coordinate for a colleague who has a serious health condition and needs to take a leave of absence for 12 weeks.

Percent of pay during leave (in weeks)

Week	1	2	3	4	5	6	7	8	9	10	11	12
Paid Time Off	100%*											
Short-term Disability**	Elimination period	80%					60%					
Family and Medical Leave Act	0%											
Company Medical Leave	0%											

*Up to 5 days will be paid from accrued unused PTO if available and permitted by state regulations.

**STD can continue for up to 26 weeks, based on medical necessity and eligibility.

You also may be eligible for federal or state leaves, which run concurrently with company leaves.



Initiate a leave of absence with myLeave

If you need to request a leave of absence (LOA), contact the myLeave team to connect with a Case Manager as soon as you can.

To initiate an LOA request in the myLeave self-service tool, visit [Colleague Zone](#) ([ColleagueZone.CVS.com](#)) > My apps or My applications > myLeave, or call the HR Service Center at **1-888-694-7287** (TTY: 711) and follow the prompts to Leave of Absence.

You can also use the myLeave self-service tool to extend or check the status of your leave or request a reasonable accommodation, if needed.

For additional help or to plan your time off and leave, see a variety of resources on Colleague Zone:

- Step-by-step [checklists](#) for each type of leave ([ColleagueZone.CVS.com](#) > Pay, Time & Benefits > Compensation & Benefits > Leaves & Disability > Leave of Absence Checklists)
- [Videos](#) ([ColleagueZone.CVS.com](#) > Pay, Time & Benefits > Compensation & Benefits > Leaves & Disability > Leave of Absences Videos)
- [State-specific leave information](#) based on your work location ([ColleagueZone.CVS.com](#) > Pay, Time & Benefits > Compensation & Benefits > Leaves & Disability > State Specific Leave Plans)



During your leave

Continuing your benefits while on leave

The duration of your benefits continuation will vary, depending upon the type of leave of absence. Details will be provided in your leave packet, and your myLeave Case Manager can answer any questions.

Once your leave is approved, you will be billed for your company benefits, based on the chart below.

Type of benefit:	How you'll pay:
Medical/Rx, dental, vision, life, supplemental health plans, LTD buy-up, voluntary benefits	You will receive a monthly bill, if applicable.
Individual Disability Insurance (IDI)	You will receive a monthly bill from Unum, if applicable.
Health Savings Account (HSA)	Deductions stop
Health Care and Dependent Care Flexible Spending Accounts (FSA)	
Future Fund 401(k) Plan	
Employee Stock Purchase Plan (ESPP)	
Paid time off/vacation (does not accrue while on a leave)	For more information, call myLeave or visit Colleague Zone (ColleagueZone.CVS.com) > Home > Knowledge > Human Resources Knowledge Base (Knowledge Base) > Leaves of Absence & Disability – LOA

Stay in touch

Your myLeave Case Manager and Unum (if applicable) will call you periodically to check in during your open leave of absence.

If you need a leave extension, inform your Case Manager and Unum (if applicable) of your request for extra time. An updated form from your doctor will be required with your request for extra time. Ensure this paperwork is submitted timely so a delay doesn't prevent your extension request from being approved.



No-cost, confidential counseling

Depending on the reason for your leave, you may find it helpful to talk to someone for emotional or mental health support. You, your household members and dependents up to age 26 living away from home, regardless of enrollment in company medical coverage, can receive unlimited confidential telephonic assistance and have access to up to 20 no-cost confidential counseling sessions (in-person, phone, video or chat therapy) per issue, per plan year from Resources for Living® providers. Or connect with a licensed behavioral therapist through the online therapy platform, Talkspace.

A Resources for Living Care Partner can help you learn more about your benefits and find local resources or a counselor. Connect with a Care Partner anytime, 24/7, by phone or through live online chat.

- Call **1-800-789-8990** (TTY: 711)
- Online:
 - CVS Health colleagues: [Resourcesforliving.com/CVSHealth](https://resourcesforliving.com/CVSHealth)
 - CVS Health Care Delivery colleagues: [Resourcesforliving.com/CVSHCD](https://resourcesforliving.com/CVSHCD)

Compassionate Care for advanced stage illness support

If enrolled in an Aetna medical plan through the company, you have no-cost additional support in the event of advanced stage illnesses. Whether you are the patient or you're on leave as a caregiver to a covered family member, the Aetna Compassionate Care program can help as you face choices and decisions. Visit: [Aetna.com/individuals-families/member-rights-resources/compassionate-care-program.html](https://aetna.com/individuals-families/member-rights-resources/compassionate-care-program.html).

Financial support

Here are resources that may help ease financial concerns during a leave.

No-cost financial coaching from Financial Finesse

Get no-cost information and confidential one-on-one support. A financial coach can help you understand your company benefits and determine whether adjustments to your regular budget may be necessary. Coaches can provide financial strategies so you can focus on the purpose of your leave.

Visit [Colleague Zone](https://colleaguezone.cvs.com) ([ColleagueZone.CVS.com](https://colleaguezone.cvs.com)) > My apps or My applications > View all > Financial Finesse to review online resources. Or call **1-866-291-7134**, Monday-Friday, 9 a.m. – 8 p.m. ET, to speak with a coach.

No-cost financial resources from Resources for Living

Review no-cost online resources on financial topics such as retirement, investing, budgeting, debt, credit and more. Or schedule a no-cost 30-minute phone consultation with a money coach. Visit:

- CVS Health colleagues: [Resourcesforliving.com/CVSHealth](https://resourcesforliving.com/CVSHealth)
- CVS Health Care Delivery colleagues: [Resourcesforliving.com/CVSHCD](https://resourcesforliving.com/CVSHCD)

All colleagues, household members and dependents up to age 26 living away from home can call **1-800-789-8990** (TTY: 711), 24 hours a day, seven days a week.

401(k) retirement savings plan

While designed for long-term savings and investment, your 401(k) retirement savings plan provides for certain withdrawals while you're employed:

- If you have an “immediate and heavy financial need,” including eligible medical care expenses as defined by the IRS, you can take a hardship withdrawal.
- If you are age 59½ or older, you may take an in-service withdrawal for any reason.

Withdrawals have tax consequences and penalties. Review all of your options carefully and consider speaking with a financial advisor or financial coach from Financial Finesse before taking a withdrawal.

For more information and to access your 401(k) account, visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://ColleagueZone.CVS.com) > My apps or My applications > View all > and then select either the CVS Health or CVS Health Care Delivery 401(k) plan name or go to vanguard.com/retirementplans.

Health plan considerations

If you are facing large medical bills and are enrolled in a company medical plan, remember that your cost for care is limited by your medical plan's out-of-pocket maximum, which caps the amount you pay out of pocket in a plan year. Once you reach this maximum, your plan pays 100% of eligible costs through the end of the plan year. The maximum may be updated from year to year. For more information about your medical benefits, visit [Benefit Moments \(BenefitMoments.com\)](https://BenefitMoments.com) or [Colleague Zone \(ColleagueZone.CVS.com\)](https://ColleagueZone.CVS.com) > My apps or My applications > View all > Benefits – Your Benefits Coverage.

Employee Relief Fund

This fund offers grants up to \$3,000 (tax-exempt) to help you meet a sudden and unexpected financial responsibility for which you don't have sufficient resources. Grant applications must demonstrate financial need and must be for a recent event (within 90 days).

For more information or to submit a request to the Employee Relief Fund, visit [Community Crew](https://CommunityCrew.com). For assistance, contact the Employee Relief Fund at ERF@CVSHealth.com.



Prepare for your return to work

Returning to Work

Your myLeave Case Manager will work with you to determine your return-to-work date. You will also need to discuss your return with your leader.

If you have been on leave due to your own serious health condition (excluding pregnancy), you must provide your leader with a Release to Return to Work form completed by your attending physician. The form is provided with your leave materials. Failure to submit the Release to Return to Work form may delay your return until the form is provided.

If you need a reasonable accommodation

Depending on your situation, you may need an accommodation to help you perform the essential duties of your position. Examples could include restrictions on lifting, change in schedule, special equipment, lactation accommodations, etc.

Contact the Colleague Relations Reasonable Accommodations team as soon as possible before returning to work to discuss potential needs and ensure there is time to make accommodations before your return. Call the HR Service Center at **1-888-694-7287** (TTY: 711) and select Colleague Relations.

Mental/emotional health and support

Emotional support and childcare options

You also may need to consider ongoing emotional support and/or childcare options. Contact our no-cost confidential counseling program through Resources for Living® for help transitioning back to your job. Call **1-800-789-8990** (TTY: 711).

Colleague support

Join our network of colleagues and connect with them to both receive and provide support. See the full list of CRGs as well as information on how to join on [Colleague Zone \(ColleagueZone.CVS.com\)](https://colleaguezone.cvs.com) > search “HR – Colleague Resource Groups (CRGs).”

If you choose to retire

If you're eligible, you might be considering retiring. Be sure to check out your options for needs such as medical coverage, life insurance policy conversion (if you have purchased supplemental coverage) and retirement savings. And remember no-cost confidential financial coaching through Financial Finesse. If you're a CVS Health colleague, visit [Benefit Moments \(BenefitMoments.com\)](https://benefitmoments.com) > Learning Library > Retiring from CVS Health, for highlights of key considerations.