

Apple Bank – Leave of Absence Guide

Job protection, salary continuation and/or paid parental leave are not guaranteed. Eligibility is based on factors such as years of service, employment status, certification by a healthcare professional and approval by HR and/or our third-party leave administrator as permitted by applicable law.

FMLA

FMLA is **unpaid** job protected leave for up to 12 weeks for eligible employees. Once the 12 weeks of job protected leave exhausts, if there is a continued need for leave, employees may be required to complete an ADA Medical Certification form and return to the Benefits department for review. Any documentation provided is kept confidential. Continued job protection beyond 12 weeks is not guaranteed and will be considered on a case-by-case basis.

If eligible, FMLA will run concurrently with short term disability and paid family leave. For FMLA ONLY claims (continuous or intermittent), employees will be charged accrued PTO for all days out of work. If all PTO has been exhausted the remaining leave will be unpaid. Employees will receive separate notifications from the Bank's third-party leave administrator regarding short-term disability, paid family leave and FMLA. Note that it is possible to be approved for one type of leave and denied for another.

If you filed for Short Term Disability

Please be sure to complete all short-term disability paperwork as soon as possible because no disability payment will be issued until the claim is approved.

Supplemental Salary Continuation Benefit

The Bank provides a salary continuation benefit to eligible salaried employees who become disabled while actively employed at the Bank. This payment is designed to supplement the statutory disability benefit where applicable, up to the level of the employee salary prior to the disability. Hourly paid employees are not eligible for this supplemental benefit. Salary continuation does not apply to leaves related to Worker's Compensation.

The elimination period (first 5 business days) of an approved disability is covered at 100% of weekly base salary. Note, the elimination period is paid once in a twelve-month period. Thereafter, the salary continuation benefit is as follows:

*Years of Service	Weeks at 100%	Weeks at 80%	Weeks at 50%
4 weeks to < 1	1	0	5
1 to 4	5	5	5
5 to 9	10	10	6
10 to 14	13	13	0
15 +	26	0	0

*Length of service is measured as of the start of an approved disability. Salary continuation is paid only after disability is approved by the third-party administrator. **Salary continuation payments will not be made while a disability claim is pending.**

If you filed for Paid Family Leave

Paid Family Leave (PFL) is to care for a family member with a serious health condition or to bond with a new baby. Once a PFL claim is approved (continuous or intermittent), employees will receive a percentage of their average weekly wage (AWW) directly from the Bank's third-party leave administrator. Paid Family Leave is not supplemented by Apple Bank.

- NY Paid Family Leave (PFL): New York employees will receive 67% of their AWW capped at \$1,228.53 per week for 2026. Claims must be filed with the Bank's third-party leave administrator. Payment for approved claims will be issued directly by the Bank's third-party leave administrator.

- NJ Family Leave Insurance (FLI): New Jersey employees will receive up to 85% of their AWW, capped at \$1,119.00 per week for 2026. Claims must be filed directly with the [State of NJ](#). Payment for approved claims will be issued directly from the State.

If an employee's claim is **not approved**, they will be required to report back to work immediately and will be charged sick and/or vacation days for each day of missed work. Failure to submit the required documentation to certify a claim with the Bank's third-party leave administrator will result in an unexcused absence and may be subject to the Bank's attendance policy. If you are not in New York or New Jersey, please see the attached list for your state's benefits and website (if applicable).

Paid Parental Leave

Full-time employees who have been working at the bank for at least 1 year are eligible for Paid Parental Leave to care for a newly born or adopted baby. This is a salary continuation benefit that provides 100% paid parental leave for up to 4 weeks. Paid parental leave must be:

- Taken in 2, 2-week increments or all 4 weeks at once.
- Taken within the first year of the baby's birth or placement.

This top off plan runs concurrently with Paid Family Leave, meaning no additional leave time will be given. Parental leave salary continuation will be offset by any state benefit, if applicable. Paid parental leave can **only** be used with an approved leave of absence claim to care for a newly born or adopted baby. Up to 4 weeks of paid parental leave can be taken during a 12-month period looking back from the first date an employee uses a leave of absence to care for a newly born or adopted baby.

Maternity Disability Leave

Maternity leave is treated the same as other short term disability leaves. Most uncomplicated maternity claims are generally approved for six to eight weeks, depending upon the method of delivery, starting from the date of delivery. Once medically cleared to work, an employee may then apply for paid family leave for bonding. Paid family leave can be taken continuously or intermittently within the first 12 months after birth. If an employee requires a lactation facility upon return from leave, please inform benefits at least 30 days in advance of the estimated return date if possible. **See below for instructions on how to add a new baby to insurance. This must be completed within 31 days of the baby's birth.**

How to Add a New Baby to Your Insurance

Employees have **31** days from the baby's date of birth/finalized adoption to add the new dependent(s) to benefit plan(s), **otherwise employees will have to wait until Open Enrollment to add the baby and make any necessary changes.**

Log into Workday and go to Menu or View All Apps > Personal > Benefits and Pay > Change Benefits > Birth/Adoption of Child and follow the prompts on each screen. Be prepared to upload a copy of the birth certificate or some form of documentation that supports the birth/finalized adoption of the child.

Intermittent Leave

A medical or family leave may be available on an intermittent or reduced schedule basis if an employee or an employee's family member is receiving treatment for a serious health condition, and it is medically necessary for the employee to take the time off on this basis. The employee is required to provide our third-party leave administrator certification from the physician for the need to take time-off indicating that such leave is medically necessary, the expected duration leave, and (if applicable) that the leave is necessary to care for an ill family member, or care for a new baby. If an employee does not supply the certification at the time of the request for the leave or within 15 days of the request, the leave will be denied until proper certification is provided. If the leave is for medical treatments, the employee is required to schedule the treatments so as not to disrupt the operations of the employee's

department, if reasonably possible. The Bank may temporarily transfer the employee to an available alternative position with equivalent pay and benefits if an intermittent or reduced work schedule is requested when such transfer is more convenient for the Bank's operations. It is the employee's responsibility to report the intermittent absence date(s) and submit supporting certification or documentation to the Bank's third-party leave administrator within **2** days of the absence or as soon as practicable.

Please visit the [Welcome to Workday Teams channel](#) for additional resources.

Usage of Vacation or Sick Time During a Leave of Absence

Managers may approve use of PTO time to extend an employee's leave, however, the payout of those days will be contingent on the employee's eligibility and not issued until after the employee physically returning to active status at work. These days will be paid in the pay cycle following the employee's return to active duty.

Benefit Deductions during a Leave of Absence

While on a leave of absence, if an employee does not receive a check sufficient to cover premiums for insurance coverages, deductions will temporarily pause. The contribution amount will accumulate based on the number of missing pay periods and will be deducted from the next available pay.

Vacation Time and Bonus Accrual

Employees will not accrue vacation time while on a leave of absence. As such, yearly total accumulations will be reduced accordingly. If applicable, bonuses may be prorated when on leave.

Moving Direct Reports

Employees with direct reports should review the delegation instructions in the [Welcome to Workday Teams channel](#).

Worker's Compensation

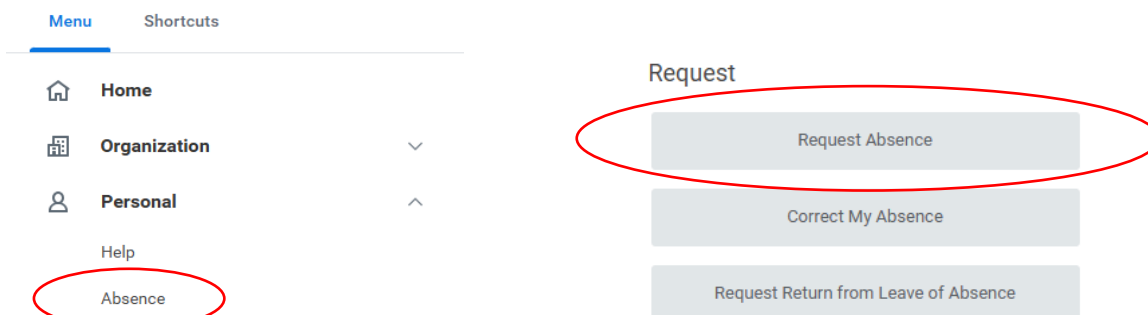
If an employee sustains an illness/injury while at work and are unable to work for a period exceeding 1 week, the employee will need to file an FMLA ONLY claim with the Bank's third-party leave administrator. If the absence is less than 1 week, the employee will be required to use PTO. Salary continuation does not apply to leaves related to Worker's Compensation. A worker's compensation claim will be opened on behalf of the injured employee with our Worker's Compensation administrator, Chubb.

Requesting Leave in Workday

Employment status for any employee on LOA should be updated to "On Leave" in Workday. Either the employee or the manager should update the employee's absence calendar using the steps outlined below. Please contact benefits@applebank.com for assistance with entering a leave in Workday.

How to Enter a Request for Leave in Workday

In Workday, click on Menu > Personal > Absence > Request Absence. If you are entering this on behalf of your employee, search the employee's name > Absence > Request Absence.



Click Select Date Range

Absence Calendar

Click and drag on the calendar or select date range.

Select Date Range

Balances

Balance as of

01/09/2024

Per Plan

Today



January 2024

Sunday

Monday

31

1

New Year's Day

Add your range of dates > Type > Leave > Request Leave > Next

Select Date Range

From * 01/01/2024

To * **Request Leave**

Type * Search

Next Cancel

Confirm the dates of leave > Select a Reason* > Submit

Enter Absence

If you are requesting a leave of absence related to an illness/injury, maternity, or family leave, please initiate a claim with matrix, our third-party leave administrator at matrixabsence.com.
If you wish to initiate your claim by phone, you may call Matrix directly at (877) 202-0055. Note: if you are requesting a personal, non-medical leave, you do not need to reach out to Matrix.

Total 15 Days - Request Leave

Request: 1 item

*From	*To	*Type	Total
01/01/2024	01/15/2024	x Request Leave	15 days

Details

Last Day of Work 12/31/2023

Reason *

Leave Impact

Payroll Effect

Absence Accrual Effect

enter your comment

Attachments

Drop files here

Submit

Cancel

*If an employee is requesting leave solely to care for a new baby, select Parental as the reason.

The Request Leave will be routed to Benefits for review/approval. If the benefits partner has additional questions, the request will be sent back directly in Workday with a comment. Once the request is approved/denied, the Benefits team will update the leave in Workday and/or notify the manager accordingly.

System Access While on Leave

Download the Workday App before going on leave. To maintain uninterrupted access to the network, if able, employees are advised to log into the VPN using their designated Apple Bank laptop every 14 days. If the employee is unable to log in upon their return to work, either the employee or the manager must contact the Service Desk for access restoration, which may take several days. We recommend that a ticket be opened in Service Now prior to the employee returning from leave to ensure timely reinstatement of network privileges.

Returning from Leave

Contact Benefits first thing in the morning on the day that the employee returns to work so that Benefits may reactivate the employee's status in Workday. Benefits should be notified as soon as possible if the employee does not return to work as expected or advises that the expected return date has changed. While on an approved leave/disability, employees are not permitted to return to work unless cleared by their healthcare provider.

2026 State Leave Benefits

California Voluntary Disability Insurance (VDI) and Paid Family Leave (PFL)

- Maximum Weekly Benefit Amount (WBA) is \$1,765 (up from \$1,681)
- Maximum Benefit Amount (VDI) (WBA x 52 weeks) is \$91,780 (up from \$87,412)
- Maximum Benefit Amount (PFL) (WBA x 8 weeks) is \$14,120 (up from \$13,448)
 - **Website** - https://edd.ca.gov/en/disability/pfl_claim_process/

Colorado Paid Family & Medical Leave (PFML)

- Maximum Weekly Benefit: \$1,381.45 (up from \$1,324.21)
Website - <https://famli.colorado.gov/>
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