



*Insurance Coverage While on Medical, Workers' Compensation or Disability Leave  
(other than FMLA, NYS Paid Family Leave, ADA, or NYS Sick Leave) Policy*

**Purpose**

To specify the RCIL contribution toward insurance coverage for employees on approved medical, workers' compensation, or disability leave who do not qualify for protected leave under the Family and Medical leave Act (FMLA), NYS Paid Family Leave, the Americans with Disabilities Act (ADA) or the New York State Sick Leave Law, and who do not have any accrued paid time off to utilize in order to maintain active medical, dental, and/or vision coverage. This policy does not apply to employees who qualify for protected leave under FMLA, NYS Paid Family Leave, the ADA, or NYS Sick leave.

**Policy**

Employees who have completed and provided the appropriate supporting medical documentation to RCIL (doctor's note, disability paperwork, etc.) and are on an approved medical leave, approved workers' compensation leave, or approved short-term disability leave, will continue to receive the applicable employer paid portion of their premiums for medical, dental, and/or vision insurance for up to four weeks if electing COBRA for these insurances.

Employees will be responsible for continuing to pay timely their portion of the COBRA medical, dental, and vision insurance premium for those four weeks, and shall be responsible for 100% of the COBRA medical, dental, and vision premiums if continuing with coverages after the first four weeks of subsidized COBRA.

The eligibility to receive subsidized COBRA insurances for up to four weeks will be applied to one medical, workers' compensation or short-term disability leave per year (based on a one-year look back for each employee).

**EFFECTIVE April 1, 2021:** For coverage periods between April 1, 2021 through September 30, 2021 only, RCIL will fully subsidize the COBRA premium for individuals who are eligible for COBRA due to involuntary termination or reduction in hours (including an approved unpaid leave as described in this policy), as required by the American Rescue Plan Act of 2021. COBRA will be fully subsidized for such individuals for the months between April 1, 2021 through September 30, 2021 in which COBRA is timely elected only. Please review your COBRA election notice or contact Human Resources for further details.