

Leave of Absence (LOA) – Frequently Asked Questions

We understand that taking time away from work can feel overwhelming. This guide is designed to answer common questions about leave of absence options and what to expect.

1. What is a Leave of Absence (LOA)?

A Leave of Absence (LOA) is approved time away from work for qualifying reasons such as maternity leave, medical needs, family care, military service, or other approved personal reasons.

2. What types of leave are available?

Depending on eligibility, the company may offer:

- **Family and Medical Leave (FMLA)**
 - **Medical Leave (employee's own serious health condition)**
 - **Parental/Bonding Leave**
 - **Military Leave (USERRA)**
 - **Personal Leave (where applicable and business-approved)**
 - **State-specific protected leaves (where applicable)**
 - **ADA Accommodations**
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3. What is FMLA?

The Family and Medical Leave Act (FMLA) is a federal law that provides eligible employees with up to 12 weeks of unpaid, job-protected leave in a 12-month period for qualifying reasons.

4. Who is eligible for FMLA?

To qualify under FMLA, employees must:

- Have worked for the company for at least 12 months
 - Have worked at least 1,250 hours in the prior 12 months
 - Work at a location where the company employs 50 or more employees within 75 miles
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5. What if I am not eligible for FMLA?

Employees not eligible for FMLA may be considered for an accommodation under the guidelines of the Americans with Disabilities Act (ADA). The Americans with Disabilities Act (ADA) requires employers to provide reasonable accommodations to qualified employees with disabilities, unless doing so would cause an undue hardship to the business.

A reasonable accommodation is any change or adjustment to a job or work environment that enables an employee to perform essential job functions.

6. What types of accommodations may be available?

Examples of reasonable accommodations may include:

- Modified work schedules or reduced hours
 - Remote work (where appropriate)
 - Job restructuring or reassignment of non-essential tasks
 - Ergonomic equipment or workplace modifications
 - Additional unpaid leave beyond standard leave policies (when appropriate)
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7. Is leave paid or unpaid?

Most leaves are **unpaid** unless:

- You use available PTO
- You qualify for Short-Term Disability (STD) benefits
- State paid leave benefits apply (if applicable)

If eligible for STD, benefits are administered by our disability insurance carrier.

6. Can I use PTO while on leave?

Yes. Available PTO must be applied during your leave according to company policy. Once PTO is exhausted, remaining leave time will generally be unpaid unless another benefit applies.

7. What happens to my benefits while I am on leave?

- Benefits may continue during approved protected leave.
 - You are responsible for paying your employee portion of premiums.
 - If premium payments are not made, benefits may be terminated.
 - If your leave exceeds the maximum allowed under the plan document, you may be offered continuation coverage under Consolidated Omnibus Budget Reconciliation Act (COBRA).
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8. What is COBRA?

COBRA allows you to continue medical, dental, and/or vision coverage for a limited time after benefits would otherwise end. Under COBRA, you are responsible for the full premium cost plus any administrative fee.

9. What happens if I don't return from leave?

If you do not return to work at the end of your approved leave and have not requested an extension, your employment may be considered a voluntary resignation. Benefits will end in accordance with plan guidelines, and COBRA may be offered.

10. Can my job be protected while I'm on leave?

If your leave qualifies under FMLA or applicable state law, your job (or an equivalent position) is protected during the approved leave period.

Non-protected personal leaves do not guarantee job restoration and are subject to business needs.

11. How do I request a leave?

To request a leave:

1. Notify your manager as soon as possible.
 2. Log into the Lincoln portal at:
 - 👉 <https://www.mylincolnportal.com/customer/public/login>
- First-time users must register.
 - Use company code: **loanDepot**

You should report your leave as soon as you become aware of the need for time away.

Timely communication is critical to avoid delays in approval.

12. Do I need to provide medical documentation?

Yes, for medical leaves (including FMLA), certification from a healthcare provider is typically required. Documentation must be submitted to Lincoln within required timelines to avoid delays or denial of leave.

13. What if I don't submit required paperwork?

Failure to provide required documentation may result in:

- Delay or denial of leave approval
- Loss of job protection
- Loss of benefits continuation

14. Can I take intermittent leave?

Yes, if medically necessary and approved under FMLA or applicable state law. Intermittent leave must be supported by appropriate medical certification.

15. What happens when I return from leave?

- Notify liveWell@loandepot.com of your confirmed return date.
- A medical release clearance to return to work will be required for medical leaves.
- Benefits will resume per plan guidelines.
- Pay and PTO accrual will follow company policy.

16. Who should I contact with questions?

For questions regarding leave eligibility, documentation, benefits continuation, or payroll impacts, please open a case within [HRConnect](#).

Important Reminder

Every leave situation is unique. This FAQ provides general guidance and does not replace official plan documents or applicable federal, state, or local laws. In the event of a conflict, official plan documents and governing laws control.