

# Memorandum

Date: Enter Date

To: Employee Name

From: Name  
Office Name  
Department Name

Subject: Non-Industrial Disability Insurance (NDI) – Family Care Leave

This memorandum serves to provide you options regarding your Non-Industrial Disability Insurance - Family Care Leave (NDI-FCL) claim.

NDI-FCL is based on a 7 day workweek and is a daily, not hourly, benefit. For each single day NDI-FCL is taken, you receive 1/7 of your weekly entitlement. As such, you have the option to elect NDI-FCL on your regular days off. If you choose this option, all NDI-FCL days, including scheduled days off, will count towards your 42-day entitlement. If you elect **not** to claim NDI-FCL on your days off, you will only receive 1/7 of your weekly entitlement (which will be less than 50 percent of your gross pay) for each work day you claim and those days will count towards your 42- day entitlement. A more detailed explanation is shown in Example 1 and Example 2 below.

Prior to taking NDI-FCL, each employee must communicate their leave plan via the NDI-FCL Designation Form with the appropriate Human Resources staff. This information will be used to ensure your pay is correct and issued timely.

Please see examples attached and contact (insert contact information) to discuss your leave plan options or if you have any additional questions.

Thank you.

**Example 1**

The employee chooses to post NDI-FCL on their normally scheduled work days, regular days off, and holidays.

- During the November 2019 pay period, a full-time employee works 10/31-11/8 and uses FCL 11/11-11/30 including their normally scheduled work days, regular days off, and holidays. The employee will receive more NDI pay, use more FCL days, and use less leave credits to reach their desired supplementation level compared to examples 2, 3, and 4.

Sun	Mon	Tues	Wed	Thurs	Fri	Sat	TOTAL
				31	1	2	
						RDO	= 0 days FCL
3	4	5	6	7	8	9	
RDO						RDO	= 0 days FCL
10	11	12	13	14	15	16	
RDO	FCL/H	FCL	FCL	FCL	FCL	FCL	= 6 days FCL
17	18	19	20	21	22	23	
FCL	FCL	FCL	FCL	FCL	FCL	FCL	= 7 days FCL
24	25	26	27	28	29	30	
FCL	FCL	FCL	FCL	FCL/H	FCL/H	FCL	= 7 days FCL

**Example 2**

The employee chooses to post NDI-FCL on their normally scheduled work days and holidays but NOT their regular days off.

- During the November 2019 pay period, a full-time employee works 10/31-11/8 and uses FCL 11/11-11/30 including their normally scheduled work days and holidays but not their regular days off. The employee will receive less NDI pay, use less FCL days, and use more leave credits to reach their desired supplementation level compared to example 1.

Sun	Mon	Tues	Wed	Thurs	Fri	Sat	TOTAL
				31	1	2	
						RDO	= 0 days FCL
3	4	5	6	7	8	9	
RDO						RDO	= 0 days FCL
10	11	12	13	14	15	16	
RDO	FCL/H	FCL	FCL	FCL	FCL	RDO	= 5 days FCL
17	18	19	20	21	22	23	
RDO	FCL	FCL	FCL	FCL	FCL	RDO	= 5 days FCL
24	25	26	27	28	29	30	
RDO	FCL	FCL	FCL	FCL/H	FCL/H	RDO	= 5 days FCL

### **Example 3**

The employee chooses to post NDI-FCL on their normally scheduled work days and regular days off but NOT the holidays.

- During the November 2019 pay period, a full-time employee works 10/31-11/8 and uses FCL 11/11-11/30 including their normally scheduled work days and regular days off but not the holidays. The employee will receive less NDI pay, use less FCL days, and use more leave credits to reach their desired supplementation level compared to example 1.

Sun	Mon	Tues	Wed	Thurs	Fri	Sat	TOTAL
				31	1	2	
						RDO	= 0 days FCL
3	4	5	6	7	8	9	
RDO						RDO	= 0 days FCL
10	11	12	13	14	15	16	
RDO	H	FCL	FCL	FCL	FCL	RDO/ FCL	= 5 days FCL
17	18	19	20	21	22	23	
RDO/ FCL	FCL	FCL	FCL	FCL	FCL	RDO/ FCL	= 7 days FCL
24	25	26	27	28	29	30	
RDO/ FCL	FCL	FCL	FCL	H	H	RDO/ FCL	= 5 days FCL

### **Example 4**

The employee chooses to post NDI-FCL on their normally scheduled work days but NOT on their regular days off or the holidays.

- During the November 2019 pay period, a full-time employee works 10/31-11/8 and uses FCL 11/11-11/30 including their normally scheduled work days but NOT on their regular days off or the holidays. The employee will receive less NDI pay, use less FCL days, and use more leave credits to reach their desired supplementation level compared to example 1.

Sun	Mon	Tues	Wed	Thurs	Fri	Sat	TOTAL
				31	1	2	
						RDO	= 0 days FCL
3	4	5	6	7	8	9	
RDO						RDO	= 0 days FCL
10	11	12	13	14	15	16	
RDO	H	FCL	FCL	FCL	FCL	RDO	= 4 days FCL
17	18	19	20	21	22	23	
RDO	FCL	FCL	FCL	FCL	FCL	RDO	= 5 days FCL
24	25	26	27	28	29	30	
RDO	FCL	FCL	FCL	H	H	RDO	= 3 days FCL