

Leaves of Absence

All regular teammates are eligible for our leave of absence program unless otherwise noted. A leave of absence is required when you'll be or have been absent from work for more than 14 consecutive calendar days.

The maximum length of a teammate's leave of absence or combination of leaves is one year unless otherwise required by law, they're on long-term disability, or on a leave as an accommodation under the Americans with Disabilities Act Amendments Act or similar law.

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As of January 2025

During a leave of absence

Benefits

While you're on leave of absence, either paid or unpaid, we'll continue your health benefits during the leave period at the same level and under the same conditions as if you had continued to work. You're required to contribute toward your elected benefits coverage, if applicable.

While on paid leave, Truist continues to make payroll deductions from your paycheck to collect your share of the premium.

While on unpaid leave, Truist automatically drafts the appropriate amount from your bank account to which the direct deposit of pay would normally be made. If the automatic bank draft rejects, or isn't successful, your coverage may be dropped until you have a job or family status change (such as return from leave) that would qualify you to re-enroll in benefits. You have to provide proof within 31 days of the qualifying event.

You also may add coverage during annual enrollment. If you discontinue benefits while on leave, the effective cancellation date becomes the qualifying date/event for COBRA health care coverage. Under COBRA, you pay 102% of the premium to continue your benefits.

Reporting into management

You're required to furnish your manager with reports of your status and intent to return to work every 30 calendar days while on leave (except for military or uniformed services leaves of absence).

System access

Your access to Truist computer systems via computer, mobile messaging devices, access keys, or any other access point is disabled when you're on a leave of absence. In addition, managers should ensure the on-leave teammate doesn't have access to third-party wire transfer or trading systems during their leave.

Doctors' notes and other medical documentation

Teammates should send all doctors' notes or any other medical documentation to the [Medical Records Database using a medical records fax cover sheet](#) or by email to SV-MedicalRecords@truist.com.

When emailing or faxing, include the fax cover page with the documents you're submitting.

Managers should never keep a medical record, including doctor notes, in any file (hard copy or electronic).

Family and Medical Leave Act (FMLA)

Under the [Family and Medical Leave Act \(FMLA\) of 1993](#), we grant eligible teammates up to 12 workweeks of job-protected leave for qualifying family and medical reasons and for a qualifying exigency leave related to a teammate's covered military member.

We also provide up to 26 workweeks to care for a covered servicemember with a serious injury or illness incurred in the line of duty on active duty. See specific FMLA-covered leaves of absence listed elsewhere in this section.

FMLA leave is unpaid leave but leave granted under this policy may be with or without pay or a combination of both, depending on the circumstances and as specified in this policy. Where state/district leave laws differ from federal law, teammates are entitled to the most generous provision.

Upon return from your approved paid or unpaid leave of absence, you'll be restored to your original or an equivalent position with equivalent pay, benefits, and other employment terms, with some exceptions. The use of qualified FMLA and/or Military Family Leave days can't result in the loss of any employment benefit that accrued before your leave, and it isn't considered when making employment decisions, such as hiring, promotion, performance reviews, compensation, or discipline.

Eligibility

To qualify for FMLA leave, you must have:

- Been employed for at least 12 months.
- Worked 1,250 hours or more during the 12 months immediately preceding the start of leave, excluding any paid and/or unpaid absences (such as vacation, holidays, leave, paid or unpaid sick/ personal days) and in accordance with the [Fair Labor Standards Act](#).
- A qualifying reason for taking leave, as outlined in this handbook.

If you're approved for non-FMLA leave when the above eligibility requirements are met, FMLA becomes effective on the date that all conditions are satisfied.

Request a leave of absence

Truist won't interfere with, restrain, or deny the exercise of, or the attempt to exercise, any right provided under this policy. Truist won't discharge, or in any other manner discriminate against, any individual for opposing any practice prohibited by this policy.

[Complete this form](#) to request a leave of absence.

Type of leave covered

To further qualify for FMLA or Military Family Leave under this policy, you must be taking leave for one of these reasons:

- The birth of a child and to bond with your newborn child within one year of birth.
- The placement of a child for adoption or foster care with you and to bond with the newly placed child within one year of placement. Eligible teammates may take FMLA leave before the actual placement or adoption of a child if an absence from work is required. For example, you may be required to attend counseling sessions, appear in court, consult with your attorney or the doctor(s) representing the birth parent, submit to a physical examination, or travel to another country to complete an adoption.
- To care for your spouse, child, or parent with a serious health condition.
- If you work in a state that has FMLA leave protection for domestic partners you're entitled to FMLA leave for the serious health condition of the domestic partner.
- A serious health condition that makes you unable to perform the functions of your position, including incapacity due to pregnancy or for prenatal medical care.
- To care for a covered servicemember who is recovering from a serious illness or injury sustained or aggravated in the line of duty on active duty, including caring for a covered veteran who is undergoing medical treatment, recuperating, or receiving therapy for a serious injury or illness at any time during the period of up to five years after the covered servicemember left military service.
- A qualifying exigency arising out of the covered military member being called into active duty or being notified of an impending call to active-duty status in support of a contingency operation in a foreign country.

The [Teammate Conduct Policy](#) describes circumstances in which two teammates are married and both work for Truist.

Eligible spouses employed by Truist are entitled to FMLA as follows:

- Spouses, and domestic partners if required by law, may be limited to a combined total of 12 weeks of leave during any 12-month period if the leave is taken for the birth of the teammate's child or to care for the child after birth, for placement of a child with the teammate for adoption or foster care, or to care for the child after placement.

If state law allows bonding time beyond the 12-month period, such additional leave won't qualify as FMLA leave. The expectant mother is entitled to FMLA leave for incapacity due to pregnancy that makes her unable to work, for prenatal care, or for her own serious health condition following the birth of the child.

The spouse/domestic partner of the expectant mother is entitled to leave if needed to care for the expectant mother who is incapacitated or if needed to care for her during her prenatal care, or if needed to care for the mother following the birth of the child if the mother has a serious health condition.

- Parents may each take 12 weeks of leave during any 12-month period if needed to care for a child or parent with a serious health condition, provided they haven't exhausted their FMLA time off during the applicable 12-month FMLA leave period.
- In the case of the teammate's illness, each teammate is eligible for an individual total of 12 weeks.
- Spouses, and domestic partners if required by law, may only take a combined total of 26 weeks of leave to care for a covered servicemember under the Military Family Leave statute.

Intermittent leave or reduced work schedule

You may take FMLA leave in 12 consecutive workweeks (or 26 consecutive workweeks for Military Family Leave) or use the leave intermittently (in separate blocks of time periodically when needed over the rolling 12-month period). Under certain circumstances, you may use the leave to reduce the workweek or workday, resulting in a reduced work schedule.

Leave taken intermittently or on a reduced work schedule must not exceed the total of 12 weeks of eligibility over a rolling 12-month period. For intermittent leave or leave on a reduced work schedule, certification—medical or otherwise—is required to justify the need for leave, and it must be that such need can be accommodated best only through an intermittent or reduced work schedule. You aren't permitted to take intermittent FMLA to bond with your newborn child or to bond with a child after adoption or foster care placement.

All teammates (exempt and nonexempt) must record all FMLA-covered absences in Workday (including sick time off, vacation, unpaid sick/personal), and managers must designate these absences as FMLA in Workday for the purpose of tracking eligible leave. Managers should [contact Teammate Care](#) to understand which absences are designated as FMLA.

With management approval, teammates may choose, but aren't required, to make up absences by working additional time during the same workweek so they don't have to record absence time. If no absence time is recorded because the absence is made up in the same workweek, no FMLA time is recorded.

Managers who receive a request from a teammate to work an intermittent or reduced work schedule must [notify Teammate Care](#) as soon as they receive the request. Managers must not designate any absences as FMLA or approve or accommodate any request without receiving approval from Teammate Care.

In some circumstances, if you need intermittent leave or a reduced schedule that is foreseeable based on planned medical treatment or birth, adoption, or foster placement of a child, we may temporarily transfer you to an available alternative position with the equivalent pay and benefits if the alternative position better accommodates the need for intermittent leave or a reduced work schedule. When you no longer need to continue on leave and are able to return to your regular work schedule, you may be placed in the same or equivalent job as the job you left when the leave commenced. You must give Truist 30 days' notice if you foresee the need for FMLA leave, or as much notice as is practical.

If you need to undergo planned medical treatment, you're required to make a reasonable effort to schedule the treatment to minimize disruption to Truist's operations, if possible. If you fail to give timely notice without reasonable excuse, your FMLA leave may be delayed up to 30 days after the date you provide notice.

In requesting FMLA leave, including Military Family Leave, you must provide appropriate certification. Teammate Care will provide you with the necessary forms when you make your request.

In providing medical information to Truist, the [Genetic Information Nondiscrimination Act of 2008](#) (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or the individual's family member, except as specifically allowed by this law. We don't request any genetic information when requesting medical documentation to comply with this law (as defined by GINA).

If we know the reason for your leave but haven't been able to confirm the leave qualifies under FMLA or Military Family Leave, Teammate Care makes a preliminary designation and notifies you. You'll receive a Notice of Eligibility and Rights and Responsibilities that details expectations and obligations related to your FMLA request.

You'll also receive a Designation Notice to indicate whether the leave qualifies and will be counted as FMLA or Military Family Leave, and the amount of leave that is counted toward FMLA, as required by regulations.

Managers must not designate any absences as FMLA without prior notice and approval from Teammate Care.

Certification of a serious health condition

You're required to provide physician certification of a serious health condition related to you, your family member, or your covered servicemember. You have 15 calendar days after the receipt of your Notice of Eligibility and Rights and Responsibilities to provide the completed certification or provide a reasonable explanation for any delay. You're notified of this time requirement.

After receipt of the initial physician certification, we can request recertification no more than every 30 calendar days and only in connection with your absence, unless the minimum duration is less than 30 calendar days.

If, however, the physician certification indicates the minimum duration of the condition is more than 30 calendar days, we must wait until the minimum duration expires before requesting a recertification.

Exceptions to these restrictions on recertification include:

- When you request an extension of leave
- If Truist receives information that casts doubts on your stated reason for the absence
- Circumstances described by the previous certification have changed significantly

Failure to provide a complete and sufficient certification or recertification may result in a delay or denial of FMLA-eligible leave or continuation of leave and disciplinary action due to excessive non-FMLA absenteeism. If you plan to take intermittent leave or work a reduced schedule, the certification also must include dates and treatment duration and a statement of medical necessity for taking intermittent leave or working a reduced schedule.

We have the right to ask for a second opinion, at our expense, if we have reason to doubt the validity of a physician certification. We may designate the health care provider to furnish the second opinion. If necessary to resolve a conflict between the original certification and the second opinion, we require the opinion of a third health care provider. Truist and the teammate jointly select the third health care provider, and we pay for the opinion. This third opinion is considered final.

Return from FMLA leave

If you were on leave for your own serious health condition, you're required to provide a return-to-work certification noting any restrictions and limitations to Teammate Care at least one business day prior to returning to work.



If restrictions or limitations are placed on your return to work, you must provide return-to-work certification prior to your scheduled return to work so we can determine our ability to accommodate such restrictions or limitations. We make reasonable accommodations for restrictions or limitations unless doing so would be an undue hardship.

If you take leave under the FMLA, including Military Family Leave, you're entitled to return to the same position you held when your leave began or to an equivalent position with equivalent benefits, pay, and other terms and conditions of employment. This is true even if you've been replaced or your position has been restructured to accommodate your absence.

If your job has been eliminated through a reduction in force while you're on leave, you're not entitled to a job upon your ability to return to work, as you have no greater right to reinstatement or other benefits and conditions of employment than if you'd been continuously employed during the FMLA leave period.

We may choose to exempt the highest paid 10% of teammates located within 75 miles of their worksite as described in the FMLA regulations. Restoration to employment may be denied following FMLA leave for such "key employees" on the grounds that restoration causes substantial and grievous economic injury to Truist. [Contact Teammate Care](#) for information about "key employees" and the application of FMLA regulations.

Requesting FMLA leave

[Complete this form](#) to request FMLA leave.

Medical leave of absence

Any regular teammate is eligible for 30 paid sick (or medical) leave of absence days in addition to [sick-pay days](#). Sick leave of absence days may be taken only in full-day increments and may be used only while on leave of absence.

You can take a medical leave of absence for:

- Conditions caused by disease or illness for yourself or a qualified family member
- Injury to yourself or a qualified family member

Qualified dependents are defined on our [benefits site](#) and local/state jurisdictional differences can be found in our [handbook addendum](#).

To qualify for a medical leave of absence for your illness or injury, your physician must certify that you're unable to perform the essential functions of the job safely, with or without reasonable accommodation. Your leave continues until such time as you're certified able to return to work, including with reasonable accommodation, if needed.

To qualify for a medical leave of absence for a qualified family member's illness or injury, your family member's physician must certify to you need to provide continuous care for a family member. The leave continues until you're no longer needed to care for the family member and are able to return to work, not to exceed one year from the first day of continuous absence. If your family member's illness isn't certified, the medical leave may be terminated, and employment may be terminated if you don't return to work.

Medical leaves of absence run concurrently with FMLA or other job-protected entitlements and must be certified by a physician.

All available sick time will be used during the first 14 calendar days of absence. When your sick time is exhausted, medical leave of absence pay begins if medical certification indicates an absence of more than 14 consecutive calendar days.

Use this chart to determine how you'll be paid during medical leave for teammates who are considered highly incented*:

Medical leave of absence period	How you'll be paid if highly incented*
Day 1 - exhaustion of sick time off	Regular base pay
Day after exhausting sick time off - 30 business days (or end of eligibility)	Pay replacement is based upon Benefits Annual Rate (BAR). For new hires with a default BAR amount, the pay rate is calculated using the higher of either the default BAR or the average BAR qualified earnings for the most recent three months of pay. For newly transferred teammates with a lower BAR than regular base pay, the pay rate is calculated on regular base pay.

**Highly incented teammates are those in commission jobs with lower fixed salaries who earn monthly commissions on production in accordance with the terms of their business incentive plans.*

If leave is exhausted

If you exhaust all your available sick leave of absence days and must continue to be away from work due to your illness or injury, your absence may be paid under the [disability program](#) at the rate selected during your benefits enrollment, if approved by Truist's disability insurance carrier. If the condition isn't approved, the medical leave may be terminated and employment may be terminated. If you use all sick leave of absence days and still need to be away from work due to a family member's illness, you can use vacation or unpaid time off.

(Teammates in the unlimited vacation plan can use vacation time if they're on an approved FMLA-protected leave. If the teammate is on a leave not protected by FMLA, they can't use vacation time [unless the use of vacation is otherwise required by [state law](#)] and must return to active status by physically returning to work at pre-absence scheduled weekly hours before they can take any unlimited vacation hours.)

If you return to work from a leave of absence, haven't exhausted your 30 sick leave of absence days, and to scheduled weekly hours less than your pre-absence scheduled weekly hours, you're considered actively working and not on a leave of absence.

If you're taking unpaid time off after returning from leave of absence for your illness or injury to a reduced work schedule, your absences may be paid under the terms of the [disability program](#) at the rate selected during your benefits enrollment, if approved by Truist's disability insurance carrier.

If you return to work from sick leave, but then you're absent again from work due to the same illness or injury within 14 calendar days of your return to work, you'll be compensated under the medical leave of absence program or the disability program as if you hadn't returned to work.

Any regular teammate with scheduled weekly hours in Workday of less than 20 hours per week is eligible to continue using any accrued sick pay while on medical leave of absence under the terms of the sick-pay program. After sick pay ends, your medical leave of absence is unpaid.

Refer to the [Jurisdictional Work/Life Benefits Addendum to the Handbook](#) for more details on applicable state and municipal laws.

Maternity leave of absence

Regular teammates are eligible for up to 10 weeks of paid maternity leave, which runs concurrently with FMLA or other job-protected entitlements. Maternity leave begins for the birth parent the day the baby is born. If the baby is born on a Saturday or Sunday, maternity leave begins the following business day. When combined with [parental leave](#), you can receive a total of 20 weeks of paid leave.

(Teammates in the unlimited vacation plan can use vacation time if they're on an approved FMLA-protected leave. If the teammate is on a leave not protected by FMLA, they can't use vacation time [unless the use of vacation is otherwise required by [state law](#)] and must return to active status by physically returning to work at pre-absence scheduled weekly hours before they can take any unlimited vacation hours.)

Parental leave of absence

Birth parents and nonbirth parents can take up to 10 weeks of paid parental leave of absence, which runs concurrently with FMLA or any other job-protected entitlements.



This type of leave includes time needed to care for or bond with a newborn and is separate from disability by pregnancy or childbirth. It also includes time needed after receiving a child into your home after adoption or placement for foster care. You must use parental leave within one year following the birth, adoption, or new foster arrangement.

For information on Truist’s [adoption fee reimbursement](#) program, please see [New Parent Time Off](#). This chart explains how the teammates who are considered highly incented* are paid during a parental or maternity leave of absence.

Parental leave of absence period	How you’ll be paid if highly incented*
10 weeks parental or maternity leave	Pay replacement is based upon Benefits Annual Rate (BAR) . For new hires with a default BAR amount, the pay rate is calculated using the higher of either the default BAR or the average BAR qualified earnings for the most recent three months of pay. For newly transferred teammates with a lower BAR than regular base pay, the pay rate is calculated on regular base pay.

** Highly incented teammates are those in commission jobs with lower fixed salaries who earn monthly commissions on production in accordance with the terms of their business incentive plans.*

Personal leave of absence

You may be able to take an unpaid, non-medical personal leave of absence to attend to certain personal matters.

Your request requires approval by the business unit manager and Teammate Care. You must use all accrued, unused vacation when taking a personal leave of absence.

(Teammates in the unlimited vacation plan can’t use vacation time while on an approved personal leave unless the use of vacation is otherwise required by [state law](#) and must return to active status by physically returning to work at pre-absence, scheduled weekly hours before they can take any unlimited vacation hours.)

Military or uniformed services leave of absence

Any teammate serving in the military or uniformed services can take a leave of absence for a period of not more than five years, per the [Uniformed Services Employment and Reemployment Rights Act \(USERRA\)](#); there are some limited types of service that don't count toward the five-year limitation.

As long as there's no disqualifying separation from service and you've provided a timely notice of intent to return to work, you'll return to the job and benefits you would've attained had you not been absent. In some cases, you may be offered a comparable job.

The time limit for you to return to work depends on the duration of your uniformed service and other applicable considerations under USERRA.

Reemployment rights under USERRA extend to teammates who have been absent from a position of employment to perform duty on a voluntary or involuntary basis in a uniformed service, including:

- Active duty and active duty for training
- Inactive duty training
- Full-time National Guard duty
- Absence from work for an examination to determine a person's fitness for any of the above types of duty
- Funeral honors duty performed by U.S. National Guard or reserve members
- Duty performed by intermittent employees of the National Disaster Medical System (NDMS), which is part of the Department of Health and Human Services, when activated for a public health emergency, and approved training to prepare for such service

If available, you'll be paid using [Military Service time](#) for the first 21 calendar days of leave. If your military pay is greater than your regular Truist pay, then your military leave is unpaid after your Military Service time is exhausted. If your military pay is less than your regular Truist pay, Truist will supplement the difference between your base pay and your military pay for the following 344 calendar days.

If you're highly incented*, you'll be paid as follows:

Military leave of absence period	How you'll be paid if highly incented
Day 1 - exhaustion of Military Service Time	Regular base pay
Day after exhausting military time off - 344 calendars days (or end of eligibility)	<p>If your military pay is less than your Truist Benefits Annual Rate (BAR), Truist supplements the difference between and military or uniformed services base pay.</p> <p>For new hires with a default BAR amount, the pay rate is calculated using the higher of either the default BAR or the average BAR qualified earnings for the most recent three months of pay.</p> <p>For newly transferred teammates with a lower BAR than regular base pay, the pay rate is calculated on regular base pay.</p>

**Highly incented teammates are those in commission jobs with lower fixed salaries who earn monthly commissions on production in accordance with the terms of their business incentive plans.*

Total military or uniformed services leave pay doesn't exceed 365 calendar days per deployment. [Vacation benefits](#) continue to accrue through the end of the first calendar year of military leave, and we'll continue to provide your chosen flexible benefits as if you had continued to work. You're required to make payments by draft for your benefits once your pay ends.

You won't have a break in service under the pension plan, and you'll receive credit toward your 1,000 hours annual pension requirement for the hours served in the military or uniformed services. When you return from active duty, you may choose to make up any missed 401(k) deferrals. You'll also receive any matching contributions due if you make up deferrals. If you have a participant loan from the 401(k) plan, those payments can be deferred until you return to active employment.

You must submit verification of military or uniformed services base pay and provide a copy of orders or other confirming documentation immediately upon receipt of such orders. You also must forward any pay adjustment data to Teammate Care if changes occur while on leave.

Military family leave of absence

A leave of absence can be granted under the FMLA to you under certain circumstances defined by the Department of Labor.

You can take a leave of absence due to any qualifying exigency if your child, spouse, or parent who is an active-duty covered servicemember in the armed forces, the U.S. National Guard, reserves, or is retired military has been notified of an impending call or order to active duty in a foreign country. Qualifying exigency leaves of absence are unpaid, but you may supplement your leave of absence by using vacation time.

(Teammates in the unlimited vacation plan can use vacation time only if they're on an approved FMLA-protected leave. If a teammate is on a leave not protected by FMLA, they can't use vacation time, unless the use of vacation time is otherwise required by [state law](#)).

You can take a leave of absence if you're a child, spouse, parent, or next of kin serving as the caregiver of a covered servicemember (a veteran or current member of the armed forces, U.S. National Guard, or reserves) who is recovering from a serious illness or injury sustained or aggravated in the line of duty on active duty, including to care for a veteran who is undergoing medical treatment, recuperating, or receiving therapy for a serious injury or illness at any time during the period of up to five years after the covered servicemember left military service. This type of absence is covered as a [medical leave of absence](#).