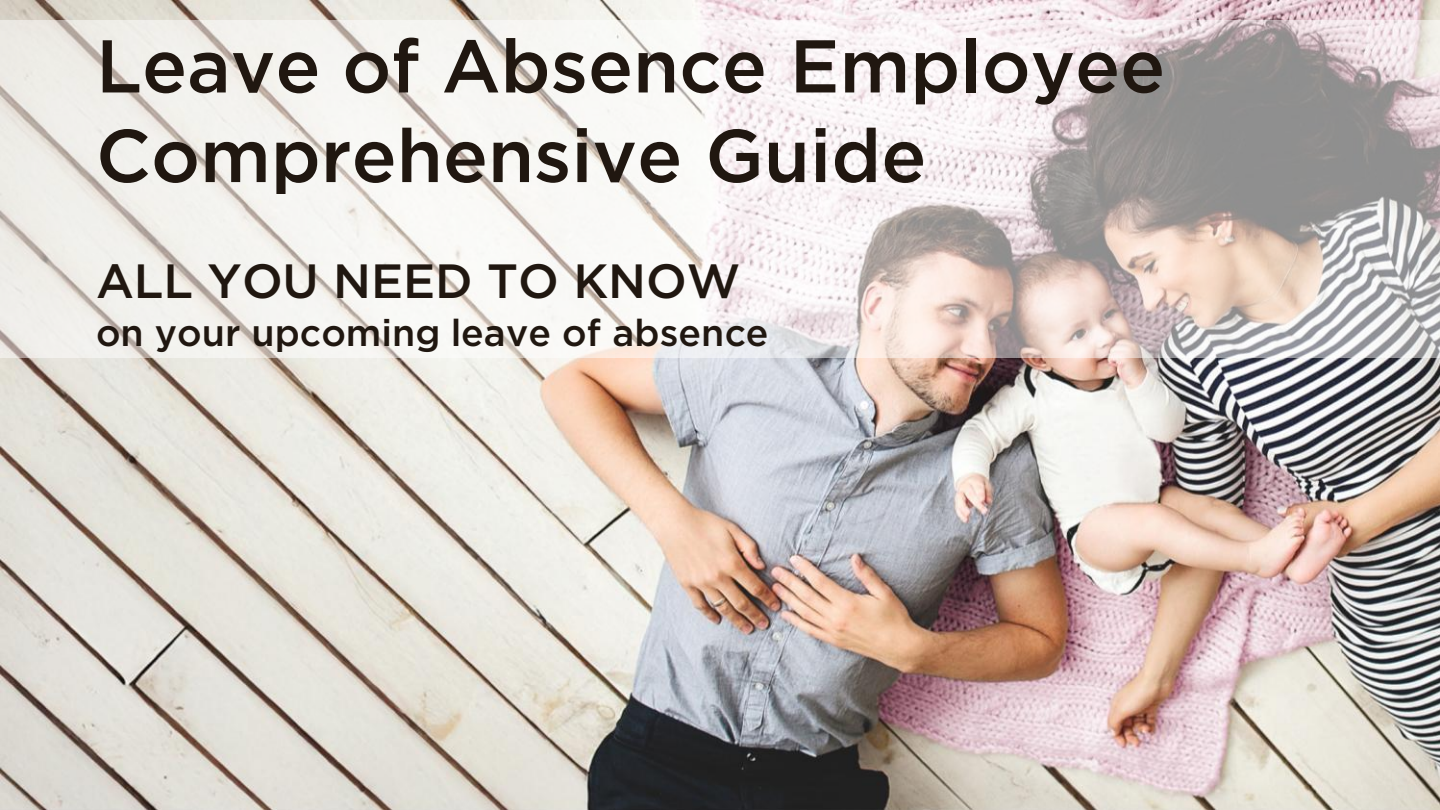


Leave of Absence Employee Comprehensive Guide

ALL YOU NEED TO KNOW
on your upcoming leave of absence



Dear NAM Employee,

Taking a Leave of Absence can be necessary if you need time away from work due to personal, medical, or other significant reasons. Whether you are facing a health issue, caring for a family member, managing personal matters, or addressing other important circumstances, it is important to know that you have options to take time off and that your needs will be respected. This Leave of Absence Playbook is here to support you and provide clear, consistent, and comprehensive information about the leave options available to you. The Playbook is designed to help you navigate the process with confidence, offering guidance on eligibility requirements, documentation, and timelines. It outlines the steps for requesting a leave, details what to expect while you are away, and explains the procedures for returning to work. We are committed to supporting you both as an employee and as managers by explaining how different types of leaves work, ensuring that you have access to the resources and information you need to make informed decisions. Our goal is to make the leave process as straightforward and transparent as possible, so you can focus on what matters most during your time away.

*Crafted with Care,
The Benefits Team*



Crafted
WITH CARE
ARTFULLY HAND-PAINTED
WITH COLORFUL ENAMEL

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Leave of Absence - Eligibility

What are the different types of Leave of Absence available to me as a **full-time** Pandora employee?

Disability Benefits

Short-Term Disability (STD) – STD is a company sponsored benefit of up to 12 weeks of paid leave if you expect to be out of the business for more than seven (7) calendar days due to medical conditions; medical documentation is required. All full-time employees are eligible for STD and automatically enrolled effective the first of the month following date of hire. Eligible employees are able to receive 60% of weekly earnings, with a cap of \$1,500 weekly.

Long-Term Disability (LTD) – LTD is a company sponsored benefit, beyond the STD 12 week maximum due to a medical condition; medical documentation is required. All full-time employees are eligible for LTD and automatically enrolled, effective the first of the month following date of hire. Eligible employees receive 60% of monthly earnings, with a cap of \$10,000 monthly.

Company Sponsored Leaves

Bonding Leave – Pandora provides eligible full-time employees with eight (8) weeks of paid leave for the birth, adoption, or placement of a child. This benefit is to all parents, including birthing and non-birthing parents, to support time for bonding with their new child. The first four (4) weeks will be paid at 100% of the employees' salary, weeks five (5) and six (6) will be paid at 80% of the employees' salary, and weeks seven (7) and eight (8) will be paid at 60% of the employee's salary. If you are the birthing mother, your Bonding Leave will start after your Short-Term Disability (STD) is complete.



Leave of Absence – Eligibility cont.

Unpaid Leaves

Military/USERRA Leave – Military Leave is a company benefit for employees on a military leave when called to active or training duty for a cumulative of up to 7 years.

Safe Leave – Safe Leave can be used for all employees who are survivors of gender-based violence and harassment seeking help and support. Documentation is not required.

Personal Leave of Absence – Full-Time employees may request a personal leave of up to four (4) weeks for situations not covered under other leave categories; such as personal matters for family events that do not qualify under FMLA eligibility. Approval is at the discretion of the Human Resources Department and the direct supervisor. Employees must use their Time Away From Work.

Federal job-protected leave (FMLA)

FMLA is a federal leave program for eligible employees to take unpaid, job-protection leave. Common reasons you can use FMLA are birth of a child or placement for adoption/foster care, caring for an immediate family member with a serious health condition, your own serious health condition that prevents you from working, and certain military-related family needs. Eligible employees must meet the requirements of working at least 1,250 hours and/or the last 12 months with the company. FMLA will run concurrently with and not in addition to all other leaves the employee is eligible for, including company sponsored leaves.



Leave of Absence – Eligibility cont.

State-paid and state-protected leave programs

While FMLA is a federally run program, individual states can provide partial wage replacement funds for paid family and disability leaves. These state-level programs are designed to supplement the federal protections offered by the FMLA, and the specific benefits, eligibility requirements, and application processes can differ significantly from one state to another. Employees may still qualify for state-paid family or disability benefits even if they are not yet eligible for FMLA. Programs vary by state and when an employee is eligible for both FMLA and state benefits, the leaves run concurrently, with FMLA providing job protection and the state benefit providing supplemental income. This means that while the FMLA ensures your position is protected during your leave, the state program may offer financial assistance to help replace a portion of your lost wages. State-paid benefits are provided through your working state – if you live and work in two separate locations. In these cases, it is important to understand that eligibility for state benefits is generally determined by the state in which you are employed, not necessarily where you reside. How do I know if my working state provides a separate paid benefit like individual disability or a paid family leave? As a friendly reminder, all benefits – disability, FMLA, state paid leave programs – run concurrently which means all leaves are used at the same time.

Here is an overview of individual states, who is eligible for benefits, how to submit a claim, etc. All additional states not listed below should follow the basic full-time Short-Term Disability and FMLA eligibility. All employees should follow MetLife claim submission for processing. Upon claim submission, MetLife will also provide individual state information for claims.

Leave of Absence — Eligibility cont.

State	Eligibility	How to Submit a Claim	Notes
California	All employees working for a covered employer are eligible for CA DI/PFL benefits if they have earned more than \$300 in the base period (normally defined as the 12 months before the claim began).	Full-Time employees must submit a claim directly to MetLife first. From there, employees can apply directly to https://edd.ca.gov/	EDD (Employment Development Department) is a state-run program where employees submit their STD and PFL benefit. MetLife handles a small portion of the benefits, EDD handles the rest.
Colorado	All employees working for a covered employer are eligible for CO PFML benefits if they have earned at least \$2,500 working in Colorado before benefits start. The \$2,500 can come from one or more jobs.	Employees can submit a claim directly through MetLife and Mybenefits at www.metlife.com/mybenefits	All leaves run concurrently and manages by MetLife.
Connecticut	All employees working for a covered employer are eligible for CT PFML benefits if they have earned at least \$2,325 or more from working in Connecticut in the first four of the last five finished calendar quarters before the benefit year starts.	Employees can submit a claim directly through MetLife and Mybenefits at www.metlife.com/mybenefits	All leaves run concurrently and manages by MetLife.
Delaware	Employees are eligible if they work at least 60% of their time in Delaware, worked at least 12 months, and worked at least 1,250 hours.	Full-time employees must submit a claim directly to MetLife first. From there, employees can apply directly to https://labor.delaware.gov/delaware-paid-leave/	DE Department of Labor is a state-run program where employees submit their STD and PFL benefit. MetLife handles a small portion of the benefit, DE DOL handles the rest.

Leave of Absence – Eligibility cont.

State	Eligibility	How to Submit a Claim	Notes
Hawaii	All employees working for a covered employer are eligible for HI TDI benefits if they have worked least 14 weeks in Hawaii, were paid for 20 hours or more weekly during those 14 weeks and earned at least \$400 during the 52 weeks immediately before the disability. The 14 weeks can be with multiple employers and does not need to be consecutive.	Employees can submit a claim directly through MetLife and Mybenefits at www.metlife.com/mybenefits	All leaves run concurrently and manages by MetLife.
Massachusetts	All employees working for a covered employer are eligible for benefits. Most Massachusetts workers are eligible for benefits after they have earned at least \$6,300 during the prior 4 calendar quarters. In addition, an employee must have earned at least 30 times the benefit amount that they are eligible to receive.	Employees can submit a claim directly through MetLife and Mybenefits at www.metlife.com/mybenefits	All leaves run concurrently and manages by MetLife.
Maine	All employees working for a covered employer are eligible for ME PFML benefits if they have earned at least 6 times the SAWW working in Maine the year before benefits start.	Employees must submit a claim directly to MetLife first. From there, employees can apply directly to https://www.maine.gov/paidleave/	ME Department of Labor is a state-run program where employees submit their STD and PFL benefit. MetLife handles a small portion of the benefit, ME DOL handles the rest.
Minnesota	Employees should have earned at least 5.3% of the state's average annual wage during the employee's base period.	Employees can submit a claim directly through MetLife and Mybenefits at www.metlife.com/mybenefits	All leaves run concurrently and manages by MetLife.

Leave of Absence – Eligibility cont.

State	Eligibility	How to Submit a Claim	Notes
New Jersey	An employee working for a covered employer is eligible for benefits if they have 20 weeks of work with earnings of at least 20 times the minimum wage (\$15.92 in 2026), or \$310 per week, or \$15,500 within the base year. Individual employees are not allowed to opt out of the program.	Employees can submit a claim directly through MetLife and Mybenefits at www.metlife.com/mybenefits	All leaves run concurrently and manages by MetLife.
New Hampshire	All employees	Employees must submit a claim directly to MetLife first. From there, employees can apply directly to https://www.paidfamilymedicalleave.nh.gov/	NH Department of Labor is a state-run program where employees submit their STD and PFL benefit. MetLife handles a small portion of the benefit, NE DOL handles the rest.
New York	For NY DBL, full-time employees are eligible after 4 weeks of consecutive employment. Part-time employees are eligible after their 25th day of employment. For NY PFL, employees who work 20+ hours per week are eligible after working 26 consecutive weeks. Employees who work less than 20 hours per week are eligible after completing 175 days of work.	Employees can submit a claim directly through MetLife and Mybenefits at www.metlife.com/mybenefits	All leaves run concurrently and manages by MetLife.
Oregon	All employees working for a covered employer are eligible for benefits if they have earned at least \$1,000 from working in Oregon in the previous year. Individual employees are not able to opt out of the program.	Employees can submit a claim directly through MetLife and Mybenefits at www.metlife.com/mybenefits	All leaves run concurrently and manages by MetLife.

Leave of Absence – Eligibility cont.

State	Eligibility	How to Submit a Claim	Notes
Puerto Rico	All full-time and part-time employees are eligible for a disability benefit. Full-time employees are eligible through MetLife while Part-Time employees are eligible under SINOT.	Employees can submit a claim directly through MetLife and Mybenefits at www.metlife.com/mybenefits	Part-Time employees can submit a disability claim directly through https://www.trabajo.pr.gov/sinot.asp
Rhode Island	All employees	Employees must submit a claim directly to MetLife first. From there, employees can apply directly to https://ripaidleave.net/	RI Department of Labor is a state-run program where employees submit their STD and PFL benefit. MetLife handles a small portion of the benefit, RI DOL handles the rest.
Washington State	All employees working for a covered employer are eligible for benefits if they have worked at least 820 hours (about 16 hours per week) in Washington within the first four of the five completed calendar quarters (commonly known as the qualifying period).	Employees must submit a claim directly to MetLife first. From there, employees can apply directly to https://paidleave.wa.gov/	WA Department of Labor is a state-run program where employees submit their STD and PFL benefit. MetLife handles a small portion of the benefit, WA DOL handles the rest.



Pay Coordination

While an employee is out on a leave of absence, pay coordination will look different for all leave types.

Disability Benefits

Short-Term Disability (STD) – Salary continuation for STD is 60% of the employees' weekly earnings with a cap of \$1,500 weekly. Approved STD claims will be paid out by MetLife. If an employee is on an approved STD, employees will be required to use their Sick Time Off for the remaining 40% which will be managed through Pandora, the Benefits Team, and Pandora Payroll. Sick time must be exhausted. Additional Time Away from Work is optional and must be coordinated through the Benefits Team. Here is a sample of how your pay will look. Note that your disability will continue to be paid even if your Sick Time has been exhausted. MetLife will pay on a weekly basis, while Pandora Payroll will continue to process bi-weekly.

Week	STD Paid by MetLife (60%)	Sick Time Used & Paid by Pandora (40%)
1	Elimination Period	40 hours of Sick Time
2	60%	16 hours of Sick Time
3	60%	16 hours of Sick time

Long-Term Disability (LTD) – Salary continuation for LTD is 60% of the employees' monthly earnings with a cap of \$10,000 monthly. Approved LTD claims will be paid out by MetLife. Additional Time Away from Work is optional and must be coordinated through the Benefits Team.



Pay Coordination cont.

Company Sponsored paid and unpaid leaves

Bonding Leave – If eligible for Bonding Leave, employees will be paid directly through Pandora. Bonding leave can be taken within the first year of birth and in increments of four (4) weeks. Note that if an employee is receiving and State Paid Family Leave, the Bonding leave will offset the Paid Family Leave.

Week	Paid by Pandora Payroll bi-weekly
1-4	100%
5-6	80%
7-8	60%

Military/USERRA Leave – It is optional for employees to use their Sick Paid Time Off. Employees can manage their request directly in their Plan.Dora profile.

Safe Leave – It is optional for employees to use their Sick Paid Time Off. Employees can manage their request directly in their Plan.Dora profile.

Personal Leave – Employees are required to use their Time Away from Work. Requests will be managed through Benefits ZenDesk.



Pay Coordination cont.

Federal job-protected leave (FMLA)

FMLA is unpaid leave that may run concurrently with other paid leaves but does not provide additional benefit payments. Employees can use their Sick Time Off as an option and must coordinate their Time Away from Work with the Benefits Team.

State-paid and state-protected leave programs

As mentioned in this guide, state-paid programs run concurrently with disability benefits and FMLA. If an employee is on an approved STD, employees can sign up for direct deposit through MetLife and individual states.

Week	STD Paid by MetLife (60%)	Sick Time Used & Paid by Pandora (40%)
1	Elimination Period	40 hours of Sick Time
2	60%	16 hours of Sick Time
3	60%	16 hours of sick time
*Once STD is complete, your Paid Family Leave portion will start. Percentages vary by state.		

Benefits During Leave of Absence

Pandora Benefits will continue to remain fully active and available for all employees, ensuring that they can take advantage of various offerings and support provided by the company. However, it is important to note that in instances where there is no Pandora payroll processed, employees will have the responsibility to manually reimburse the company for any owed deductions for benefit elections.

If you do not have a Pandora payroll being processed, the Benefits Team will ensure reimbursement to Pandora is provided by the employee in a timely manner. What does it mean if there is no Pandora payroll being processed? When an employee has exhausted their Time Away From Work (noted below), there will be no Pandora payroll processed. This will not affect the employees current claim status, claim payments, or benefit status.

Week	STD Paid by MetLife (60%)	Sick Time Used & Paid by Pandora (40%)
1	Elimination Period	40 hours of Sick Time
2	60%	16 hours of Sick Time
3	60%	16 hours of sick time
4	60%	*until exhaustion

Once exhausted,
Benefits need to be
repaid.

How do I know if I need to repay my benefits? The Benefits Team will reach out directly to you if this happens. You will be required to repay your missed bi-weekly deductions within 30 days of missed deduction. We will request a check to be sent to a corporate office.



Requesting a Leave through MetLife

If you need to file a Short-Term Disability or FMLA claim, please follow the steps below.

1 Claim Intake and Data Gathering

- Inform your supervisor/manager of your leave of absence request. While you do not need to provide medical information directly to your manager, it's important to share tentative dates.
- Notify MetLife within 5 business days of your first absence to initiate your STD or FMLA claim. You can initiate your claim through the MyBenefits website at www.metlife.com/mybenefits
- MetLife may contact you for additional details about you, your job, your condition, and your treatment plan and provider.
- MetLife will mail an Acknowledgement Package to you with important information that requires action. Note that if your absence qualifies under the Family and Medical Leave Act (FMLA) an FMLA absence will be filed on your behalf when you file a disability claim with MetLife.

2 Initial Review and Decision

- You will be notified of the initial decision via phone and letter, but can check the status of your claim/leave by checking out your MyBenefits website at www.metlife.com/mybenefits
- MetLife will keep you informed on the status of your claim and will notify you of any additional information that is needed.
- MetLife will also discuss your return-to-work options with you and help determine an expected RTW date.

3 Ongoing Evaluation

- MetLife will periodically contact you and your healthcare provider to evaluate your status and functional abilities.
- If you continue to remain disabled after the 12 weeks maximum of STD, you may be eligible for Long-Term Disability. Should this occur, MetLife will automatically refer your STD claim for an LTD claim review.



Returning to Work

Once an employee has an approved Return-to-Work date through MetLife, the Benefits team will reach out to the manager to confirm scheduling.

Pandora Internal Process

1 The manager is required to submit an **“Actual Return Date”** on the employee’s People Portal profile. This will confirm that the employee has successfully and physically returned to work.

To do so, go to the employee profile → Employee Time Off → Administer Time → Edit current LOA → Enter in Actual Return Date → Submit

2 Once the Benefits Team receives the **“Actual Return Date”** request, the Benefits team will approve, and the employee will become active in People Portal and Plan.Dora within 24 hours.

3 Medical Accommodations are often needed upon returning to work. Please ensure the Accommodation Medical form is filled out by your medical provider and submitted directly to Benefits ZenDesk to review.

Note – Steps 1-3 are for retail staff. The Benefits Team will continue to manage corporate and AMDC employees.



Part-Time Leave of Absence

All Part-Time Leave of Absence requests should be submitted directly through Benefits ZenDesk for next steps and approval process.

While part-time employees do not qualify for Short-Term Disability, employees might qualify for FMLA. Once LOA request is received, the Benefits Team will provide more insight into next steps.

→ If the employee is eligible for FMLA and the FMLA claim is approved, the employee will remain out of the business for the duration of the approval.

→ If the employee does not qualify for FMLA or any state-paid leave programs, the employee is entitled to 30 days out of the business, with an additional 30-day extension if needed. Medical documentation is required for the extension.

If the employee does not return after their FMLA timeframe OR their 60-day part-time leave has been exhausted, they will automatically be switched into a Flex Associate role.

Once an employee is switched to a Part-Time Flex Associate role, they are required to abide by the Flex scheduling protocols.

Note – employees in NY, PR, and HI are automatically eligible for Short-Term Disability.