

## Short Term Leave Direct Bill Timeline

The direct bill line of business works best for leaves that are at least 90 days. Discovery Benefits can support shorter term leaves but the participant experience is not ideal. The visual below outlines a typical timeline for a short term leave of absence.



**PARTICIPANT**  
Participant goes on leave.

**CLIENT**  
The client notifies Mercer of leave of absence (LOA) retroactively (typically within 1-2 weeks of event).

**MERCER**  
Mercer sends original notification of leave of absence to Discovery Benefits via weekly file.

**PARTICIPANT**  
Participant returns to work.

**DISCOVERY BENEFITS**  
Discovery Benefits processes original file and mails paperwork (within 3 business days).

**CLIENT**  
The client notifies Mercer of return to work.

**MERCER**  
Mercer sends notification of return to work to Discovery Benefits via weekly file (within 1 week).

**DISCOVERY BENEFITS**  
Discovery Benefits processes notification of return to work and mails paperwork (within 3 business days).

**PARTICIPANT**  
Participant receives Welcome Notice containing 12 payment coupons from original leave of absence.

**PARTICIPANT**  
Participant receives Plan Change notices containing one billing coupon with prorated January premium coupon.