

Benefits Options while on Unpaid Leave of Absence (LOA)

This information will assist you in making decisions on how your unpaid LOA impacts your insurance plans. To view your insurance plans, please review your [Earning Statement](#). Contact your [Department](#) or [UW-Madison Benefits Services](#) if you have any questions regarding your benefits or payment for benefits during your unpaid LOA. **Benefits will lapse if premiums are not paid. NOTE: Written notification, (NOT application/s) is REQUIRED to lapse coverage.**

Available Benefits Options (review your earning statements for your personal benefit elections)			
Benefit Plan	Maintain	Change/Lapse	Re-Enrollment
State Group Health (SGH)	<ul style="list-style-type: none"> • You are eligible for the employer contribution towards your health insurance premium for the first three months of your unpaid LOA. After three months, you can continue coverage but you are required to pay the full monthly premium. • <i>Example: LOA start 01/20; Health insurance premium has already been deducted for January coverage with January earnings. The employer contributions continues for February, March, and April. If you remain on an unpaid LOA after that time, you are responsible for the full monthly premium.</i> • Coverage can continue up to 36 months provided premiums are paid 	<ul style="list-style-type: none"> • Continue coverage but change from family to single coverage at the beginning of the unpaid LOA or when you become responsible for the full premium • Maintain coverage for the three months in which you receive employer contribution; and lapse or complete spouse to spouse transfer when you become responsible for the full premium • Lapse at any time during the unpaid LOA for the duration of the LOA <p>NOTE: If you allow family coverage to lapse while on LOA, and you pass away before reinstating coverage, surviving dependents will not have access to your sick leave credits to pay for health insurance</p>	<ul style="list-style-type: none"> • If lapsed, upon your return to work (RTW), you may re-enroll in the insurance carried prior to your LOA. An application must be received within 30 days of your RTW • Employer contribution towards premiums will begin once your LOA is deemed ended
Opt-Out Incentive	Payments will continue for the three months in which you are eligible for the employer contribution towards your health insurance		
Health Saving Account (HSA) Required for those enrolled in the SGH High Deductible Health Plan (HDHP)	<ul style="list-style-type: none"> • If you remain enrolled in the HDHP, the employer contributions will continue for the three months in which you're eligible for the employer contributions towards your health insurance • Pre-tax contributions made via payroll will end on the last paycheck before your unpaid LOA and resume when you return to work • You can continue to make post-tax contribution while on LOA if you are enrolled in the HDHP <ul style="list-style-type: none"> ○ If you allow your HDHP coverage to lapse you may not make contributions to HSA again until HDHP coverage is reinstated. <ul style="list-style-type: none"> ▪ A monthly administration fee will be applied if HDHP coverage lapses • You can continue to withdraw HSA funds for qualified expenses if there are sufficient funds available • If your account balance is \$0.00, and a deposit has not been made in 13 months, the account will be closed 		

Available Benefits Options (review your earning statements for your personal benefit elections)

Benefit Plan	Maintain	Change/Lapse	Re-enrollment
<p>Income Continuation Insurance (ICI)</p>	<ul style="list-style-type: none"> You are eligible for the employer contribution towards your ICI premium for the first three months of your unpaid LOA. After three months, you are required to pay the full monthly premium. <i>Example:</i> LOA starts 04/15; ICI premium has already been deducted for April coverage with April earnings. The employer contributions continues for May, June, and July. Effective August, the employee is responsible for the full premium Coverage can continue up to 36 months provided premiums are paid 	<ul style="list-style-type: none"> Lapse coverage at the beginning of the LOA or at any time during the LOA, for the duration of the LOA <ul style="list-style-type: none"> Once the benefit is lapsed you would not be eligible to file a claim to receive an ICI benefit If you maintain your ICI coverage, and are approved to receive ICI benefits, the premium will be waived (you pay no premium) starting the 1st of the month following your disability date. If no ICI disability, premium will increase effective the 4th month of your LOA 	<ul style="list-style-type: none"> If lapsed, upon your RTW, you may re-enroll in the insurance carried prior to the LOA. An application must be received within 30 days of your RTW Employer contribution towards premiums will begin once your LOA is deemed ended
<p>State Group Life Insurance (SGL)</p>	<ul style="list-style-type: none"> Coverage remains in effect for up to 36 months provided the premiums are paid. If you fail to pay your premium by the due date, coverage will lapse. If SGL-Basic coverage is maintained, you may choose to continue and/or lapse Supplemental, Additional and/or Dependent coverage if enrolled. If SGL-Basic coverage is lapsed, all other coverage levels (Supplemental, Additional, Dependent) will lapse 	<ul style="list-style-type: none"> Lapse coverage at the beginning of the LOA or at any time during the LOA, for the duration of the LOA <p>NOTE: If you (or a dependent) pass away more than 31 days after coverage lapsed, death benefits are NOT payable</p>	<ul style="list-style-type: none"> If lapsed, upon your RTW, you may re-enroll in the insurance carried prior to the LOA. An application must be received within 30 days of your RTW
<p>Individual & Family Life (I&F)</p>	<ul style="list-style-type: none"> Coverage can continue for up to 36 months provided premiums are paid If I&F Employee coverage is maintained, you may choose to continue and/or lapse Spouse/Dependent Partner and/or Child(ren) coverage if enrolled If I&F Employee coverage is lapsed, all other coverage levels (Spouse/Domestic Partner and/or Child(ren) will lapse 	<ul style="list-style-type: none"> Lapse coverage at the beginning of the LOA or at any time during the LOA, for the duration of the LOA <p>NOTE: If you (or dependent) pass away more than 31 days after coverage lapsed, death benefits are NOT payable</p>	<ul style="list-style-type: none"> If lapsed, upon your RTW, you may re-enroll in the insurance carried prior to the LOA. An application must be received within 30 days of your RTW

Available Benefits Options (review your earning statements for your personal benefit elections)			
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Flexible Spending Account (FSA)	<ul style="list-style-type: none"> • Within 30 days of the start of your unpaid LOA, you may decrease your annual election by completing a Contribution Change Form . You can decrease your annual election to an amount equal to or greater than what you have already contributed for the current plan year • Pre-tax contributions made via payroll will end on the last paycheck prior to your unpaid LOA. 		<ul style="list-style-type: none"> • Within 30 days of your return to work, you may enroll in the FSA or increase your annual election by completing a Contribution Change Form • When you return to work, your annual election amount will be recalculated for the remaining payrolls in the calendar year and your pre-tax payroll contributions will resume.
	<p>Health Care FSA/Limited Purpose</p> <ul style="list-style-type: none"> • If you meet your annual elections amount with your pre-tax contributions prior to and after your unpaid LOA, you may continue to incur eligible expenses while you are on an unpaid LOA. • If you do not meet your annual election amount with your pre-tax contributions prior to and after your unpaid LOA, expenses incurred during your unpaid LOA are not eligible for reimbursement. 		
	<p>Dependent Care FSA</p> <ul style="list-style-type: none"> • Regardless of whether you meet your annual election amount with your pre-tax contributions prior to and after your unpaid LOA, you may continue to incur eligible expenses until December 31st 		

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Preventative and/or Supplemental Dental and Supplemental Vision	<ul style="list-style-type: none"> Maintain your current plan and coverage level Coverage can continue for up to 36 months provided premiums are paid 	Lapse coverage at the beginning or at any time during the LOA, for the duration of the LOA	<p>If lapsed, upon your RTW, you may re-enroll in the insurance carried prior to the LOA. An application must be received within 30 days of your RTW</p>
Accident Insurance			
Accidental Death & Dismemberment (ADD) *		*Coverage can be changed, canceled, or added at any time by completing an application	
University Insurance Association Life Insurance (UIA)	<ul style="list-style-type: none"> If you have paid the premium for the plan year, coverage continues until December 31st following the start of your unpaid LOA If you are on LOA when the annual deductions occurs, you will receive a bill for the annual premium. You have 60 days from December 31st to pay your premium. If the premium is not paid by the due date, your coverage will end as of the prior December 31st with no option of conversion 		
Wisconsin Retirement System (WRS)	<ul style="list-style-type: none"> You will not receive WRS Service Credit while on an unpaid LOA 		
Supplemental Retirement Plan (SRP)	<ul style="list-style-type: none"> Contributions end on the last paycheck before your unpaid LOA begins and resume when you RTW You may update your SRP contribution amount at any time by completing a Salary Reduction Agreement or by using the online self-service tool in MyUW To stop your contribution or change your provider(s), complete a Salary Reduction Agreement (SRA) and submit it to your Benefits and Payroll Representative Screenshots 		
Wisconsin Deferred Compensation (WDC)	<ul style="list-style-type: none"> Contributions end on the last paycheck before your unpaid LOA begins and resume when you return to work To change your contribution amount, contact WDC directly at wdcquestions@empower-retirement.com or 877-457-9327 		
Paid Leave	<ul style="list-style-type: none"> While you are out on an unpaid LOA, you do not earn paid leave (sick leave, vacation, legal holiday) Your annual vacation will be reduced for any time you are on unpaid LOA 		
Employee Assistance Office (EAO)	Consider reaching out to the Employee Assistance Office (EAO) for a confidential consultation on work related or personal challenges		