

## Benefit Options while on Unpaid Leave of Absence (LOA)

This information will assist you in making decisions about your benefits while on an unpaid LOA. Please contact your department or UW-Madison Benefits Services with any questions you have regarding your benefits or payment for benefits during your leave. **Benefits will lapse if premiums are not paid.**

<b>Available Benefit Options (review your earning statements for your personal benefit elections)</b>			
<b>Benefit Plan</b>	<b>Maintain</b>	<b>Change/Lapse</b>	<b>Re-Enrollment</b>
<b>State Group Health (SGH)</b>	<ul style="list-style-type: none"> <li>• Employer contribution will continue for the paid through month, and three additional months. Example: LOA starts 04/15; employee has paid for May coverage with April earnings. Employer contribution will continue for June, July and August coverage months.</li> <li>• Coverage can continue up to 36 months provided premiums are paid.</li> </ul>	<ul style="list-style-type: none"> <li>• Continue coverage but change from family to single coverage at the beginning of the LOA or when you become responsible for the full premium.</li> <li>• Maintain coverage for the 3 months in which you receive employer contribution; and lapse coverage when you become responsible for the full premium.</li> <li>• Lapse at any time during the leave for the duration of the leave.</li> </ul> <p style="text-align: center;"><b>Written notification (not an application) is required to lapse coverage</b></p> <p><b>**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.</b></p>	<ul style="list-style-type: none"> <li>• You may re-enroll in the insurance carried prior to the leave upon your return to work. An application must be received within 30 days of your return to work.</li> <li>• Employer contribution towards premiums will begin once your LOA is deemed ended                             <ul style="list-style-type: none"> <li>○ See attached document for examples</li> </ul> </li> </ul>
<b>Health Saving Account (HSA)</b> If enrolled in the SGH High Deductible Health Plan (HDHP)	<ul style="list-style-type: none"> <li>• Pre-tax contributions made via payroll will end on the last paycheck and resume when you return to work</li> <li>• You can continue to make post-tax contribution while on leave of absence as long as you are enrolled in the HDHP.                             <ul style="list-style-type: none"> <li>○ 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"> <li>▪ \$3.00 monthly administration fee will be applied if HDHP coverage lapses</li> </ul> </li> </ul> </li> <li>• You can continue to withdraw HSA funds for qualified expenses as long as there are sufficient funds available.</li> <li>• <b>If your account balance is \$0.00, and a deposit has not been made in 90 days, the account will be closed.</b></li> </ul>	<ul style="list-style-type: none"> <li>• Lapse coverage at the beginning of the leave or at any time during the leave, for the duration of the leave                             <ul style="list-style-type: none"> <li>○ If coverage is lapsed you are unable to receive an ICI benefit</li> </ul> </li> </ul> <p style="text-align: center;"><b>Written notification (not an application) is required to lapse coverage</b></p>	<ul style="list-style-type: none"> <li>• You may re-enroll in the insurance carried prior to the leave upon your return to work. An application must be received within 30 days of your return to work.</li> <li>• Employer contribution towards premiums will begin once your LOA is deemed ended                             <ul style="list-style-type: none"> <li>○ See attached document for examples</li> </ul> </li> </ul>
<b>Income Continuation Insurance (ICI)</b>	<ul style="list-style-type: none"> <li>• Employer contribution will continue for the paid through month, and three additional months. Example: LOA starts 04/15; employee has paid for May coverage with April earnings. Employer contribution will continue for June, July and August coverage months.</li> <li>• Coverage can continue up to 36 months provided premiums are paid</li> <li>• If you maintain your ICI coverage, and are approved to receive an ICI benefit, the premium will be waived starting the 1<sup>st</sup> of the month following your disability approval date.</li> </ul>	<ul style="list-style-type: none"> <li>• Lapse coverage at the beginning of the leave or at any time during the leave, for the duration of the leave                             <ul style="list-style-type: none"> <li>○ If coverage is lapsed you are unable to receive an ICI benefit</li> </ul> </li> </ul> <p style="text-align: center;"><b>Written notification (not an application) is required to lapse coverage</b></p>	<ul style="list-style-type: none"> <li>• You may re-enroll in the insurance carried prior to the leave upon your return to work. An application must be received within 30 days of your return to work.</li> <li>• Employer contribution towards premiums will begin once your LOA is deemed ended                             <ul style="list-style-type: none"> <li>○ See attached document for examples</li> </ul> </li> </ul>

<b>Available Benefit Options (review your earning statements for your personal benefit elections)</b>			
<b>Benefit Plan</b>	<b>Maintain</b>	<b>Change/Lapse</b>	<b>Re-Enrollment</b>
<b>State Group Life Insurance (SGL)</b>	<ul style="list-style-type: none"> <li>Employer contribution will continue for the paid through month, and three additional months. Example: LOA starts 04/15; employee has paid for May coverage with April earnings. Employer contribution will continue for June, July and August coverage months.</li> <li>If you maintain your SGL coverage, and are approved to receive an ICI benefit, the premium will be waived starting the 1<sup>st</sup> of the month following your disability approval date.</li> </ul>	<ul style="list-style-type: none"> <li>Lapse coverage at the beginning of the leave or at any time during the leave, for the duration of the leave</li> </ul> <p><b>Written notification (not an application) is required to lapse coverage</b></p>	<ul style="list-style-type: none"> <li>You may re-enroll in the insurance carried prior to the leave upon your return to work. An application must be received within 30 days of your return to work.</li> <li>Employer contribution towards premiums will begin once your LOA is deemed ended <ul style="list-style-type: none"> <li>See attached document for examples</li> </ul> </li> </ul>
<b>Flexible Spending Account</b> <ul style="list-style-type: none"> <li>(FSA)</li> </ul>	<p><b>Health Care FSA/Limited Purpose FSA</b></p> <ul style="list-style-type: none"> <li>Pre-tax contributions made via payroll will end on the last paycheck and resume when you return to work. Contribution amount will be recalculated for the remaining payrolls in the calendar year.</li> <li>You may continue to incur expenses through the end of the plan year if full annual pledge is met by contributing remaining annual amount on last paycheck(s).</li> <li>If annual pledge is not met , expenses can only be incurred through the month in which the last FSA contribution was made. You may submit claims until the end of the regular claims submission period (i.e., 90 days after plan year ends)</li> <li>In some cases, you may be eligible to change your annual election by submitting a Change of Election Form within 30 days of the start of your LOA. You cannot decrease annual election to less than what has already been contributed.</li> </ul> <p><b>Dependent Care FSA</b></p> <ul style="list-style-type: none"> <li>Pre-tax contributions made via payroll will end on the last paycheck and resume when you return to work.</li> <li>You may either: <ul style="list-style-type: none"> <li>Contribute remainder of annual pledge on last paychecks(s)</li> <li>Let contributions end when LOA begins</li> </ul> </li> <li>You can continue to request reimbursement for eligible expenses until account is exhausted or until the end of the plan year, whichever comes first, even if the full annual amount has not been contributed.</li> </ul>		<ul style="list-style-type: none"> <li>Change of election form can be submitted within 30 days of your return to work. Contribution amount will be recalculated for the remaining payrolls in the calendar year.</li> </ul>
<ul style="list-style-type: none"> <li><b>Delta Dental</b></li> <li><b>VSP Vision</b></li> <li><b>UW Employees Inc. Life</b></li> <li><b>Individual &amp; Family Life**</b></li> </ul>	<ul style="list-style-type: none"> <li>Maintain your current plan and coverage level.</li> <li>Coverage can continue for up to 36 months provided premiums are paid.</li> </ul>	<ul style="list-style-type: none"> <li>Lapse coverage at the beginning of the leave or at any time during the leave, for the duration of the leave</li> </ul> <p><b>Written notification (not an application) is required to lapse coverage</b></p> <p>**If coverage is maintained, a premium waiver may be requested if eligibility requirements are met</p>	<ul style="list-style-type: none"> <li>You may re-enroll in the insurance carried prior to the leave upon your return to work. An application must be received within 30 days of your return to work.</li> </ul>

<b>Available Benefit Options (review your earning statements for your personal benefit elections)</b>			
<b>Benefit Plan</b>	<b>Maintain</b>	<b>Change/Lapse</b>	<b>Re-Enrollment</b>
<b>University Insurance Association Life Insurance (UIA)</b>	<ul style="list-style-type: none"> <li>• Coverage automatically continues during an approved LOA and remains in effect as long as you are on an approved LOA.</li> <li>• If you are on LOA during the time premium is collected, you will receive a bill for the coverage and need to send payment to the University by December 1<sup>st</sup>.</li> <li>• If premium is not paid coverage will lapse and you my re-qualify upon return to work.</li> </ul>		
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b>	<ul style="list-style-type: none"> <li>• Maintain your current plan and coverage level.</li> </ul>	<ul style="list-style-type: none"> <li>• Coverage can be changed or canceled at any time by completing an application.</li> </ul>	<ul style="list-style-type: none"> <li>• Coverage can be changed or added at any time by submitting an application.</li> </ul>
<b>Tax-Sheltered Annuity (TSA)</b>	<ul style="list-style-type: none"> <li>• Contributions end on the last paycheck and resume when you return to work</li> </ul>		
<b>Wisconsin Deferred Compensation (WDC)</b>	<ul style="list-style-type: none"> <li>• Contributions end on the last paycheck and resume when you return to work</li> </ul>		