



Human Resources Benefits and You

Benefits During Approved Leave of Absence Without Pay

Certain insurance benefits will continue during an approved leave of absence *unless you cancel them*. Since you do not receive pay while in a leave of absence without pay status, you will be billed through the Bursar's Office for all premiums previously paid by OSU as well as premiums previously deducted from your paycheck. Premiums cannot be prorated for a partial month's coverage.

Other benefits will automatically cancel after a length of time. The various insurance plans govern cancellation rules. You should review your insurance certificates and other benefits literature for full details. Below is a brief description of your benefit options.

Health, Dental, and Vision Coverage: Coverage continues at your expense unless you cancel. You have 30 days from the date of your leave of absence to request cancellation under IRS Section 125 rules. After that, you cannot cancel unless you have another qualifying event under IRS Section 125 rules or you cancel during the open option enrollment period each fall (effective first of year). A list of qualifying events is available on our website at <http://hr.okstate.edu> (Flex Benefits Qualifying Event Determination Form). The maximum amount of time you may continue coverage is 12 months. If your spouse is an OSU employee and you cancel your coverage due to your leave of absence you cannot be covered under their policy while you are in leave of absence status.

Even if your leave of absence takes you out of the State, your BlueCross BlueShield insurance has a national network of covered providers. If you have dental and/or vision coverage, you will want to check with the individual providers to determine whether you wish to continue coverage or if there are adverse consequences if you cancel.

If coverage is cancelled, either because you voluntarily cancelled coverage or you failed to pay the required premium, you will have only 30 days upon return to work to re-enroll or make payment in full and you will be subject to the preexisting condition exclusion on the health plan. The preexisting exclusion may be waived if you had other group coverage during your leave of absence.

If you have continued your health coverage during leave, and you do not return to work and are separated from OSU at the end of your leave of absence, then you will have an opportunity to continue coverage through COBRA for up to 18 months.

Basic & Supplemental Life: Coverage will continue at your expense unless you provide a written request to cancel. Cancellation will become effective the end of the month that your request is received by OSU Benefits. If you cancel or your insurance is cancelled because you fail to pay the required premiums, you must notify OSU Benefits within 30 days upon your return to work in order to re-enroll.

Even if continued while on leave of absence, coverage is only available for one year when not physically at work. It will be automatically canceled at the end of one year, unless you choose to port your supplemental life.

Long-Term Disability: Your coverage will continue for six months. There is no cost for this continuation unless you incur a claim at which time the premium will be deducted from your first disability payment. If you wish to have coverage beyond the six-month period, you need to contact OSU Benefits and make arrangements to pay the premium for the entire absence. Coverage may resume upon your return to active pay status provided you make application within 90 days of your return. If coverage is cancelled during your leave of absence, you will need to provide evidence of good health upon your return to work and will be subject to underwriting rules.

Flexible Benefits: Since you do not receive pay while in a leave of absence without pay status, contributions into flexible benefits reimbursement accounts cease. Contributions would resume if you return to pay status and you will be expected to fulfill your goal amount for that calendar year. You must file all claims within 90 days of the end of the plan year for expenses incurred during the 15-month plan year. If you separate, you can only claim until the end of month separated unless you continue under COBRA.

Retirement Program(s): Since you do not receive pay while in leave status, contributions to retirement cease. You are considered an 'active' employee while on an approved leave of absence. As such, in-service cash withdrawals restrictions still apply. Retirement contributions resume with active pay status. If you are enrolled in the Oklahoma Teachers' Retirement System, you may wish to visit with them to determine the effect of your absence on retirement.

Voluntary Cancer Plan: Please contact the vendor directly to continue payment of premiums for these plans. Contact information is available at www.afadvantage.com.

Special information sheets have been developed if your leave of absence is for an approved sabbatical, military leave, or long-term disability. This additional information is available at <http://hr.okstate.edu>.

OSU Benefits is available to help you if you have specific questions regarding your benefits during a leave of absence without pay. Contact them at osu-benefits@okstate.edu, (405) 744-5449, 106 Whitehurst, Stillwater.

OSU Human Resources developed this information for the convenience of OSU employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy, and contract should be consulted as the authoritative source. OSU continually monitors benefits, policy, and procedures and reserves the right to change, modify, amend, or terminate benefit programs at any time.