

# Unpaid Leave of Absence

Note: If an employee chooses to let coverage lapse while on Leave of Absence (LOA) allow the coverage to lapse due to non-payment. The employee should not complete applications to cancel coverage. For additional unpaid LOA resources, see the [Employment Changes web page](#).

Benefit Plan	Information	Premiums	Coverage
<b>Preventive Dental, Supplemental Dental Insurance, Vision Insurance, UW Employees, Inc. Life Insurance, Accidental Death &amp; Dismemberment, and Accident Insurance</b>			
<b>State Group Health Insurance</b>	<ul style="list-style-type: none"> <li>• Employer contribution will continue for the paid-through month and three additional months. Example: Employee starts unpaid LOA on 4/15; employee has paid for May coverage with April earnings. Employee will receive full employer contribution for May, June, July and August.</li> <li>• Set employee up in benefits billing for any premiums that cannot be deducted from payroll prior to their LOA.</li> <li>• If employee allows Family coverage to lapse while on LOA and the employee dies, surviving dependents will not have access to sick leave credits to pay for health insurance premiums.</li> </ul>	Paid one month in advance (e.g., premium due in September for October coverage).	<p>Coverage remains in effect for up to 36 months provided the premiums are paid.</p> <p>If employee allows coverage to lapse while on unpaid LOA, employee will have a 30 day enrollment opportunity upon return to work.</p>
<b>Income Continuation Insurance</b>	<ul style="list-style-type: none"> <li>• Employer contribution will continue for the paid-through month and three additional months. Example: Employee starts unpaid LOA on 4/15; employee has paid for April coverage with April earnings. Employee will receive full employer contribution for April, May, June and July.</li> <li>• If employee is approved to receive ICI benefits during their LOA, premium will be waived from the first of the month following the disability approval date until they return to employment. Continue ICI deductions until you receive the premium waiver approval letter. Premiums will be refunded if applicable.</li> <li>• If possible, employee should prepay the employee share for the additional three months before the LOA.               <ul style="list-style-type: none"> <li>– Set employee up in benefits billing if prepaids were not deducted.</li> </ul> </li> </ul>	Paid for current month (e.g., premium due in September for September coverage).	
<b>University Insurance Association Life Insurance</b>	<ul style="list-style-type: none"> <li>• Coverage automatically continues during an approved LOA and remains in effect as long as employee is on an approved LOA.</li> <li>• If employee is on LOA during the time premium is collected, to maintain coverage employee will need to send payment to UW-Shared Services, Service Operations within 60 days of December 31<sup>st</sup>. If premium is not paid, coverage will lapse and employee may re-qualify upon return to work.</li> </ul>	Deducted on December A paycheck	Continues entire LOA as long as premium has been paid.

# Unpaid Leave of Absence

Benefit Plan	Information	Premiums	Coverage
<b>State Group Life Insurance</b>	<ul style="list-style-type: none"> <li>If employee is on an unpaid LOA due to disability and files a premium waiver, payment of State Group Life Insurance and/or Individual &amp; Family Life Insurance premium must continue until you receive the premium waiver approval letter. Premiums will be refunded if applicable.</li> <li>Set employee up in benefits billing if prepaids were not deducted.</li> <li>Coverage remains in effect for up to 36 months provided the premiums are paid. If employee fails to pay premium by the due date, coverage will lapse.</li> <li>If State Group Life Insurance Basic coverage is maintained, employee may choose to continue and/or lapse Supplemental, Additional and/or Dependent coverage if enrolled. If State Group Life Insurance Basic coverage lapses, all State Group Life Insurance coverages lapse.</li> <li>If Individual &amp; Family Life Insurance Employee coverage is maintained, employee may choose to continue and/or lapse Spouse/Domestic Partner and/or child(ren) coverage if enrolled. If Individual &amp; Family Life Insurance Employee coverage lapses, all Individual &amp; Family Life Insurance coverages lapse.</li> <li>If employee (or dependent) passes away more than 31 days after coverage lapsed, death benefits are not payable.</li> </ul>	Paid one month in advance (e.g., premium due in September for October coverage).	If employee allows coverage to lapse while on unpaid LOA, employee will have a 30-day enrollment opportunity upon return to work. Coverage will be effective 1 <sup>st</sup> of month following 30 days from return to work.
<b>Individual &amp; Family Life Insurance</b>	(This cell is shared with the previous row and contains the same information.)	(This cell is shared with the previous row and contains the same information.)	(This cell is shared with the previous row and contains the same information.)
<b>Flexible Spending Account (FSA)</b>	Health Care FSA/ Limited Purpose FSA: <ul style="list-style-type: none"> <li>Pre-tax contributions made via payroll will end on last paycheck and resume when employee returns to work, if in same calendar year. Upon RTW in same calendar year, contribution amount will be recalculated for the remaining payrolls.</li> <li>Employee may decrease or stop contributions by submitting the Change of Election Form within 30 days of the start of the LOA to reduce their annual election.</li> <li>Employee may incur expenses while on unpaid LOA.</li> </ul> Dependent Day Care FSA: <ul style="list-style-type: none"> <li>Pre-tax contributions made via payroll will end on last paycheck and resume when employee returns to work, if in same calendar year. Upon RTW in same calendar year, contribution amount will be recalculated for the remaining payrolls.</li> <li>Employee may decrease or stop contributions by submitting the Change of Election Form within 30 days of the start of the LOA to reduce their annual election.</li> <li>Employee can continue to request reimbursement for eligible expenses until account is exhausted or until the end of the plan year, whichever comes first.</li> </ul>	N/A	If employee decreased or stopped contributions during LOA, the employee can submit the Change of Election Form within 30 days of returning to work to re-enroll or increase their annual election.

## Unpaid Leave of Absence

Benefit Plan	Information	Premiums	Coverage
<b>Health Savings Account (HSA)</b>	<ul style="list-style-type: none"> <li>• Pre-tax contributions made via payroll will end on last paycheck and resume when employee returns to work.</li> <li>• Can continue to make post-tax contributions while on LOA as long as employee remains enrolled in an HDHP (i.e. did not let coverage lapse).               <ul style="list-style-type: none"> <li>– If employee allows HDHP coverage to lapse, may not make contributions to HSA again until HDHP coverage is reinstated. A monthly Administrative Fee will be applied if HDHP coverage lapses.</li> </ul> </li> <li>• Employee can continue to withdraw HSA funds for qualified medical expenses as long as there are sufficient funds available.</li> <li>• If account balance is \$0.00 and a deposit has not been made in 13 months, the account will be closed.</li> </ul>		
<b>Wisconsin Retirement System (WRS)</b>	Employee will not receive WRS service while on an unpaid LOA.		
<b>UW Tax-Sheltered Annuity (TSA) 403(b) Program</b>	Contributions end on last paycheck and resume when employee returns to work.		
<b>Wisconsin Deferred Compensation (WDC)</b>	Contributions end on last paycheck and resume when employee returns to work.		
<b>Continuous Service Date</b>	Continuous service date is considered uninterrupted during an approved unpaid LOA. Continuous Service Date should not be adjusted for time employee was on LOA.		