

## Unpaid Leave of Absence

Note: If an employee chooses to let coverage lapse while on Leave of Absence (LOA), allow 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 website](#).

Benefit Plan	Information	Premiums	Coverage
<b>Supplemental Dental Insurance (Delta Dental), Vision Insurance (VSP), UW Employees, Inc. Life Insurance and Accidental Death &amp; Dismemberment (AD&amp;D)</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>• Employee should be set up in benefits billing for any premiums that cannot be deducted from payroll prior to his/her leave.</li> <li>• If Employee allows Family coverage to lapse while on LOA and employee dies, surviving dependents will not have access to sick leave credits to pay for health insurance premiums.</li> <li>• Employee should prepay the employee share for the additional three months before the leave of absence if possible.               <ul style="list-style-type: none"> <li>– If LOA is unexpected, employee should be set up in benefits billing.</li> </ul> </li> </ul>	Paid one month in advance (i.e., 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 (ICI)</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>• Employee should prepay the employee share for the additional three months before the leave of absence if possible.               <ul style="list-style-type: none"> <li>– Employee should be set up in benefits billing if no prepaids have been taken.</li> </ul> </li> </ul>	Paid for current month (i.e., premium due in September for September coverage)	
<b>University Insurance Assoc. (UIA) 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, employee will need to send payment to University by December 1<sup>st</sup> following the premium deduction. If premium is not paid, coverage will lapse and employee may re-qualify upon return to work.</li> </ul>	Taken on November 1 <sup>st</sup> paycheck	Continues entire LOA as long as premium is paid

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<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, continue SGL and/or I&amp;F deductions until you receive the premium waiver approval letter. Premiums will be refunded if applicable.</li> <li>Employee should be set up in benefits billing if no prepaids have been taken.</li> <li>Coverage remains in effect for up to 36 months provided the premiums are paid.</li> </ul>	Paid one month in advance (i.e., premium due in September for October coverage)	<p>If employee allows coverage to lapse while on unpaid LOA, employee will have a 30 day enrollment opportunity upon return to work.</p> <p>Coverage will be effective 1<sup>st</sup> of month following 30 days from return to work.</p>
<b>Individual &amp; Family (I&amp;F) Life Insurance</b>			
<b>Flexible Spending Account (FSA)</b>	<p>Health Care FSA/ Limited Purpose FSA</p> <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> <p>Dependent Care FSA</p> <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	<p>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.</p>
<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 leave of absence as long as employee is still 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 90 days, the account will be closed.</li> </ul>		

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<b>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>Wisconsin Retirement System (WRS)</b>	No WRS earnings or service will be credited to the employee's account while on an unpaid LOA.		
<b>Continuous Service Date</b>	Continuous service date is considered uninterrupted during an approved unpaid LOA. CSD should not be adjusted for time employee was on LOA.		