



Summary of Military Leave Provisions & Information about Benefits during a Military Leave of Absence

The following chart is a summary of benefits under the 30 Day and 4 Year Military Leave Benefits. A more detailed Q&A document can be found at:

www.wisconsin.edu/ohrwd/benefits/download/leave/military/qa.pdf.

<u>Features</u>	<u>30 Day Leave Benefit</u>	<u>4 Year Leave Benefit</u>
Length of Paid Leave	30 work days of military leave per calendar year.	Up to four years of military leave on or after 1/1/03.
Employee Eligibility*	Employees in permanent status – University Staff & University Staff-Project employees must no longer be in original probationary period.	All employees (including those in probationary period). Generally, University Staff-Temporary's not eligible.
Military Leave Eligibility*	Extended active duty, federal active duty (including annual active training) of 3+ consecutive days.	Applies to members of the Reserve Component of the US, including the National Guard, who are called to active state or federal military duty.
How days are counted	First 30 work days of qualifying military service every calendar year.	Duration of deployment, up to 4 years.
Order of Use	First 30 work days of military leave per calendar year.	Applies after the 30 day benefit is exhausted. Suspended at the start of each calendar year until the annual 30 day benefit is exhausted.
Differential Pay Benefit	Base state pay less base military pay. No loss of pay, pay advancement or performance awards.	State pay (may include non-base pay supplements) less base military pay and BAH (housing allowance). No loss of pay, pay advancement or performance awards.
Accrual of annual vacation while on paid military leave*	Continues to accrue while on active duty.	
Accrual of annual vacation while on unpaid military leave*	Continues to accrue for inactive and active military duty.	
Accrual of sick leave while on paid military leave*	Continues to accrue while on active duty.	

<u>Features</u>	<u>30 Day Leave Benefit</u>	<u>4 Year Leave Benefit</u>
Accrual of sick leave while on unpaid military leave*	Continues to accrue for inactive and active military duty.	
Personal Holidays (including floating holidays)	Continues to accrue and may be carried over while on active duty.	
Legal Holidays while on paid military leave	Eligible to accrue/use while on active duty.	
Legal Holidays while on unpaid military leave*	Eligible to accrue/use for inactive and active military duty.	
Restoration or Reemployment Classified Employees and Faculty/Renewable Academic Staff	Same/similar position restored (including seasonal employees), if other than a dishonorable discharge. Must make application for reemployment/restoration within 180 days of discharge. Note: If employee is disabled while on duty, deadline may be extended up to 2 years under the Uniformed Services Employment and Reemployment Rights Act (USERRA).	Same as 30 day leave benefit; however, if the employer's intent is to not renew the appointment, incumbent should be notified of intent upon or before call to active military duty.
Maintaining Insurance Coverage	Military pay deducted from state pay may be reduced to allow benefit deductions. Employee can opt to prepay or let coverage lapse. Must re-enroll in any lapsed benefits within 30 calendar days of return to work.	
Use of Accumulated Leave Before Return to Work	Not addressed	Upon discharge from active duty, employee is entitled to 180 days of unpaid leave before applying for reinstatement/restoration. Within the first 30 calendar days of military discharge, the employee may use 160 hours of accumulated leave (other than sick leave). Additional accumulated leave may be used during the remaining 150 days.
WRS Crediting	Employees must be "made whole" for WRS purposes. WRS account must be credited with service and earnings equal to what employee would have earned if not on inactive or active military leave.	

* Subject to Collective Bargaining Agreements

Benefits While on Military Leave

All benefits are paid one month in advance of coverage except for State Group Health Insurance, State Group Life Insurance, and Income Continuation Insurance (ICI). Health and State Group Life Insurance are paid two months in advance and ICI is paid for the current month. All benefit coverage levels will continue at the level in effect immediately before your military leave begins. You have the option to maintain some or all of your benefits during a military leave. You should complete the Employee Benefit Check-List Upon Activation for Military Service ([UWS-47a](#)) and return it to your institution's benefits office to indicate what you would like to do regarding your benefits during your leave.

If you choose to allow any benefits to lapse while on military leave, you have 30 days from your return to work to re-enroll in any lapsed benefits. You also have 30 days from your return to work to enroll in or change any benefits that had an open enrollment or change period during your military leave of absence.

See information below regarding your benefits while on a military leave of absence. Please also remember to review your beneficiary designations for your life insurance, Wisconsin Retirement System, UW Tax-Sheltered Annuity (TSA) 403(b) Program and Wisconsin Deferred Compensation (WDC) 457 Program accounts.

State Group Health Insurance

- For any military leave longer than 30 days, you must complete a Military Service and a Health Insurance Election for Military Personnel form ([ET-2350](#)) to indicate whether or not you want coverage to continue.
- You are eligible for the full employer contribution towards the premium for the duration of the leave.
- Generally, military health insurance is provided to members on active duty and their eligible dependents through a military-sponsored plan.
- Excludes treatment, services and supplies for any injury or illness as the result of war, declared or undeclared, enemy action or action of the Armed Forces of the United States, or any State of the United States or its Allies, or while serving in the Armed Forces of any country.
- **WARNING:** If you allow your family coverage to lapse while on leave of absence and you die, your surviving dependents will not have access to your sick leave credits to pay health insurance premiums.

Supplemental Dental Insurance (Delta Dental)

- Benefits are NOT payable for services resulting from any military action.
- You and your dependents may be eligible for dental benefits through a military-sponsored plan.

Vision Insurance (VSP)

- This plan covers eye exams, contacts and glasses – no military exclusions

State Group Life Insurance

- The regular life insurance benefit IS payable for losses due to military action.
- Accidental death benefit is not payable if loss of life is due to military action.
- Beneficiary designation: <http://etf.wi.gov/publications/et2320.pdf> (this beneficiary designation also applies to your WRS account)

Individual & Family Life Insurance

- The death benefit IS payable for losses due to military action.
- Beneficiary designation: www.wisconsin.edu/ohrwd/benefits/download/life/if/bendes.pdf

UW Employees, Inc. Life Insurance

- The benefit IS payable for losses due to military action.
- Beneficiary designation: www.wisconsin.edu/ohrwd/benefits/download/life/uwei/bendes.pdf

University Insurance Association Life Insurance (Faculty, academic staff and limited appointees only)

- Coverage is mandatory for all eligible employees and will continue during military leave.
- If you remain on payroll during military leave, premium will automatically be deducted.
- If off payroll when premium deducted, you can pay your premium in advance through payroll deduction or personal payment. If you do not pay your premium prior to your leave, the annual premium will be deducted from payroll upon your return to work.
- The death benefit IS payable for losses due to military action.
- Beneficiary designation: www.wisconsin.edu/ohrwd/benefits/download/life/uia/bendis.pdf

Accidental Death & Dismemberment Life Insurance

- If you let coverage lapse, you may enroll at any time after returning to work.
- The benefits are NOT payable for losses due to military action.
- Beneficiary designation: www.wisconsin.edu/ohrwd/benefits/download/life/add/bendes.pdf

Income Continuation Insurance

- Benefit payments are not available for a disability which is a direct result of war, declared or undeclared.
- Benefits may be payable if disability not a result of war (ex. injured playing volleyball).
- If you do not carry ICI coverage at the time of deployment and you become eligible you may enroll within 30 days of RTW.

Employee Reimbursement Accounts (ERA)

Paid Military Leave of Absence – applies to both Medical & Dependent Care Reimbursement Accounts

- You may continue payroll deductions at the same level for remainder of the plan year. You have until March 15th following the current year to incur eligible expenses.

- You may reduce or stop contributions by completing a Change in Status Form within 30 days of your military leave. You will still have until March 15th following the current year to incur eligible expenses.
- If you return to work within the same calendar year that your military leave began, you have 30 days from your RTW to complete another Change in Status form to re-enroll or change contribution level for the current year.
- If you RTW in a different calendar year that your military leave began, you will need to complete a paper application within 30 days of RTW to enroll for the current year.

Unpaid Military Leave of Absence

- You may reduce your annual election by filing a Change in Status Form. Under IRS regulations, you cannot change your election to an amount that is less than you have already contributed when the leave of absence begins.
- You may continue coverage for some or all of the current plan year. To continue participation you can:
 1. Arrange to have multiple deductions taken from your last payroll check on a pre-tax basis for both the Medical & Dependent Care Accounts. See your staff benefits office; or
 2. Make after-tax payments directly to the Department of Employee Trust Funds; or
 3. Complete a Change in Status Form to change your election to the year-to-date amount you already contributed.
- If you continue your coverage, you can incur costs through the end of the plan year (March 15th following the current year).

UW Tax-Sheltered Annuity (TSA) 403(b) Program and Wisconsin Deferred Compensation (WDC) 457 Program Payroll Deductions

- If on paid leave of absence, can choose to keep deductions active or change/stop deductions at any time.
- If on unpaid leave of absence, will need to complete a new [Salary Reduction Agreement](#) (TSA program) and/or contact [WDC](#) upon return to work to resume contributions
- Contact your TSA vendor/Wisconsin Deferred Compensation directly for a beneficiary designation.

For more information, go to UW System's Military Leave page at:

www.wisconsin.edu/ohrwd/benefits/leave/military/