

Benefits while on LEAVE OF ABSENCE

COBRA continuation would be extended once your FMLA status has been exhausted or once your benefits have been terminated due to being in an unpaid status for any reason including unpaid leave or in an unpaid status for more than 10 working days. You would be eligible to continue your medical, dental and/or vision benefits by electing and paying COBRA premiums. In some cases, you may also be eligible to continue your flexible spending health account through COBRA as well. Please contact WageWorks directly for more information if your FSA is terminated.

Non-CTA part-time employees will not be eligible for benefits upon return from leave.

Please also refer to the special rules concerning continuation of term life and/or income protection plans as it relates to leave status. Please refer to page 25 for more information.

Life/income protection for personal illness – Employees who are enrolled in short-term and/or long-term disability plans and are on a leave of absence due to their own personal illness or maternity will be billed for those plans from the first day of the leave through the date that the disability benefits are expected to begin. The elimination period for these plans are outlined in the disability section of this guide. Failure to pay premiums may result in disability claims being denied. Employees on leave of absence other than for their own illness or maternity are not eligible to continue the short-term or long-term disability plans once they are no longer receiving an income from the district. Premiums for these plans should not appear on any billing statements received.

The reason for your leave also impacts your life insurance coverage. If you were actively at work immediately before your leave of absence, your life benefits will continue through the last day of your approved FMLA leave as long as required premium payments are made.

If you are totally and permanently disabled, you may continue paying premiums for a maximum of 12 weeks from the date you were in a paid status. After 12 weeks, you must either convert to an individual policy or apply for Continued Protection (waiver

of premium) directly with the life insurance provider. You must apply for a Continued Protection (waiver of premium) within nine months of the date of disability. During the waiver premium process, no premium payments will be due. You will be given the right to convert your policy if your Continued Protection (waiver of premium) request is denied. You will have 31 days from the waiver of premium denial date to convert to an individual policy.

Other leaves – ineligible to continue life and income protection plans – Unfortunately, employees on leave for reasons other than personal illness or maternity are not eligible to continue group life plans beyond an approved FMLA leave. Coverage for these types of plans will end the later of the last day of the month you are actively at work or the last day of the month of an approved FMLA. Charges for life insurance, short-term and/or long-term disability should not be paid or appear on your billing statements.

Approved non-paid leave – You can continue to receive coverage for certain benefits for the duration of your leave if you choose to elect COBRA continuation. Certain benefits, including short-term and long-term disability, life products and dependent care FSAs cannot be continued while you are on an unpaid leave of absence. Life and disability benefits may only continue if the reason for your unpaid leave is due to your own illness/injury/maternity. You may contact Risk & Benefits Management representatives regarding premiums due for these benefits.

Other benefits impacted by an unpaid leave – We encourage you to contact the insurance providers/administrators if you are enrolled in any group life plans: MetLife plans, Trustmark plans, and/or a flexible spending health account. **They will be able to assist you with understanding how your leave of absence will impact your coverage in these plans. Please contact:**

- Trustmark directly at 866-636-5525 for information regarding payment of premiums if you had a Trustmark Universal Life, Cancer Protector or Critical Illness policy.
- NEBCO at 800-423-1282 for life insurance conversion and/or waiver of premium information and applications.
- WageWorks Customer Service at 855-426-0446 to apply for continuation of your Healthcare FSA on an after-tax basis.
- MetLife at 800-638-6420 for life insurance conversion and/or Continued Protection (waiver of premium) information and applications.