



# Benefits Continuation while on Approved Leave of Absence

## Office of Human Resources

When you are on an approved leave of absence, you may be eligible to continue some or all of your university benefits. This document provides a brief summary of continued benefit coverage during an approved leave of absence. Your benefits remain subject to the terms of applicable benefits plans and policies.

### Benefits Continuation while on a Paid Leave of Absence

While on an approved paid leave of absence, you will continue to be eligible to receive university benefits. All benefit deductions will continue to be deducted normally from your pay for the benefits, in which you are enrolled at the time of the leave, including:

- Retirement
- Medical, dental and/or vision coverage
- Health Care Flexible Spending Account (Health Care FSA)
- Group Term Life Insurance (GTLI)
- Dependent Group Term Life Insurance (DGTLI)
- Voluntary Group Term Life Insurance (VGTLI)
- Long-Term Disability (LTD)
- Short-Term Disability (STD)
- Individual Disability Insurance (IDI)

In addition, all other payroll deductions in effect at the time of the leave will continue to be deducted normally from your pay.

If your university pay is not sufficient to pay the employee contribution rates for all elected benefits, you will be billed directly for the difference between those rates and the amount deducted from your pay.

If you are enrolled in a Dependent Care Flexible Spending Account (Dependent Care FSA), your participation in the Dependent Care FSA will terminate at the time of your leave.

### Your Next Steps

- Review the university's leave policies and take the appropriate steps outlined based on your type of leave.
- If you are on a medical leave of absence and need assistance applying for disability benefits and /or Remain-at-Work, Transitional Work services contact Integrated Disability.
- Continue communications with your department human resources contact or supervisor as it relates to your return-to-work or requesting additional leave.

### Benefits Continuation while on an Unpaid Leave of Absence

#### Elected Benefits

While on an approved unpaid leave of absence, you will need to pay the applicable employee contribution rates (i.e., the amount deducted from your paycheck when actively working) to continue to receive the same elected university benefits as when you were actively working. Those benefits may include:

- Medical, dental and/or vision coverage
- Dependent Group Term Life Insurance (DGTLI)
- Voluntary Group Term Life Insurance (VGTLI)

- Short-Term Disability (STD)
- Individual Disability Insurance (IDI)

Our Short-Term Disability plan is written to waive STD premiums if you are on an approved Disability claim. You will not be invoiced or need to pay these premiums while you are on a leave of absence.

Information about contribution rates is available online at [hr.osu.edu/benefits/hb\\_rates.aspx](http://hr.osu.edu/benefits/hb_rates.aspx).

### **Making Payments**

- Once you begin your unpaid leave, you will begin receiving monthly invoices for the employee contribution rates (i.e., premium payments) for all elected benefits until you return to active employment. If a billing statement is not received, please contact Customer Service at [service@hr.osu.edu](mailto:service@hr.osu.edu), 614-292-1050 or 800-678-6010.
- Payment of the applicable employee contributions is due on the last day of each month. If the employee contributions are not received by the last day of the following month (the “grace period”), then elected benefits will be terminated for lack of payment. Termination of benefits will be effective on the first day of the month following the grace period. You are responsible for premiums missed prior to your coverage termination date.
- All employee contributions must be paid by money order or personal check made payable to The Ohio State University. Checks must include your name and your OSU employee ID number written in the “memo” section.
- Payments must be sent to the Office of Human Resources, Benefits Processing/Leaves, 1590 North High Street, Suite 300, Columbus, OH 43201-2190.

If you participate in a Health Care Flexible Spending Account (Health Care FSA), your Health Care FSA will remain available during your leave for the remainder of the plan year and the missed contributions will be collected via payroll deductions upon your return from leave. This will increase your per pay period contribution upon your return from leave. If you are enrolled in a Dependent Care Flexible Spending Account (Dependent Care FSA), your participation in the Dependent Care FSA will terminate at the time of your leave.

**NOTE:** You may not change your level of coverage or benefit elections due solely to a leave of absence. You may, however, choose to terminate your coverage during the leave. If you choose not to continue coverage while on leave, medical evidence of insurability (EOI) will be required to resume VGTLI, STD, and IDI.

### **Employer-Paid Benefits**

While on an approved unpaid leave of absence, the total cost of employer-paid benefits, such as Group Term Life Insurance (GTLI) and Long-Term Disability (LTD), will continue to be paid by the university.

### **Retirement Programs**

While on an approved unpaid leave of absence, no retirement contributions will be made by you or the university to the state retirement system (OPERS, STRS, or the Alternative Retirement Plan (ARP), as applicable). The OPERS or STRS retirement service credit for the unpaid portion of the leave may be purchased. In order to purchase this service credit, both you and the university would pay the appropriate employee and employer share plus interest. The Office of Human Resources must certify the period of unpaid leave in order for the service credit to be purchased. Purchasing of retirement service credit does not apply to the ARP. Contact the Office of Human Resources Customer Service Center for more information.

### **Note for OPERS participants**

If you are off work due to a work-related injury or illness (Workers’ Compensation), your retirement service time (service credit, not contributing time) may be credited toward OPERS. Contact Integrated Disability for assistance.

### **Your Next Steps**

- Review the university’s leave policies and take the appropriate steps outlined based on your type of leave.

- If you are on a medical leave of absence and need assistance applying for disability benefits and /or Remain-at-Work, Transitional Work services contact Integrated Disability.
- Continue communications with your department human resources contact or supervisor as it relates to your return-to-work or requesting additional leave.
- You will begin receiving monthly invoices for the employee contribution rates (i.e., premium payments) for all elected benefits. Failure to pay will result in termination of those benefits.
- Complete a [Benefit Continuation during Unpaid Leave form](#) included with your first monthly invoice to ensure continuation of desired benefits and return the form to the Office of Human Resources with your first payment.
- Employer-paid benefits such as Group Term Life Insurance (GTLI) and Long-Term Disability (LTD) will automatically continue to be provided by the University during your leave of absence.
- Review your last pay to be aware of additional payroll deductions for which you may be responsible during your leave. Contact the appropriate office with questions and payment procedures, where applicable (i.e., CampusParc about parking permits).

## Resources:

- Application for Leave form, [hr.osu.edu/forms/appleave.pdf](http://hr.osu.edu/forms/appleave.pdf)
- Benefit Continuation during Unpaid Leave form, [hr.osu.edu/Forms/loa\\_unpaid.pdf](http://hr.osu.edu/Forms/loa_unpaid.pdf)
- Faculty Professional Leave Policy, [oaa.osu.edu/assets/files/documents/facultyprofessionalleave.pdf](http://oaa.osu.edu/assets/files/documents/facultyprofessionalleave.pdf)
- Family and Medical Leave, Policy 6.05, [hr.osu.edu/policy/policy605.pdf](http://hr.osu.edu/policy/policy605.pdf)
- Medical Certification of Health Care Provider for Employee’s Serious Health Condition (FML), [hr.osu.edu/forms/ben/fmlcertee.pdf](http://hr.osu.edu/forms/ben/fmlcertee.pdf)
- Medical Certification of Health Care Provider for Family Member’s Serious Health Condition (FML), [hr.osu.edu/forms/ben/fmlcertfam.pdf](http://hr.osu.edu/forms/ben/fmlcertfam.pdf)
- Military Leave, Policy 6.35, [hr.osu.edu/policy/policy635.pdf](http://hr.osu.edu/policy/policy635.pdf)
- Paid Leave, Policy 6.27, [hr.osu.edu/policy/policy627.pdf](http://hr.osu.edu/policy/policy627.pdf)
- Unpaid Leave, Policy 6.45, [hr.osu.edu/policy/policy645.pdf](http://hr.osu.edu/policy/policy645.pdf)

## Contacts

Subject	Office	Telephone	E-mail/URL
Faculty leave	Office of Academic Affairs	614-292-5881	<a href="http://oaa.osu.edu">oaa.osu.edu</a>
Staff leave	Employee Relations, Office of Human Resources	614-292-2800	<a href="mailto:ohrc@hr.osu.edu">ohrc@hr.osu.edu</a> <a href="http://hr.osu.edu">hr.osu.edu</a>
Policy interpretation for Health System employees	Employee Relations, Health System Human Resources	614-293-4988	
Benefits	Office of Human Resources, Benefit Services	614-292-1050 800-678-6010	<a href="mailto:service@hr.osu.edu">service@hr.osu.edu</a> <a href="http://hr.osu.edu/benefits">hr.osu.edu/benefits</a>