



BENEFITS DURING APPROVED LEAVE OF ABSENCE WITHOUT PAY

Certain insurance benefits will continue during an approved leave of absence *unless you cancel them*. Since you do not receive pay while in a leave of absence without pay status, you will be billed through the Bursar's Office for both premiums previously paid by OSU as well as premiums previously deducted from your paycheck. Premiums cannot be prorated for a partial month's coverage.

Other benefits will automatically cancel after a length of time. The various insurance plans govern cancellation rules. You should review your insurance certificates and other benefits literature for full details. Below is a brief description of your benefit options.

Health, Dental, and Vision Coverage: Coverage continues at your expense unless you cancel. You have 30 days from the date of your leave of absence to request cancellation, or you cannot cancel unless you have another qualifying event under IRS Section 125 rules, or you can cancel during the option enrollment period each Fall (effective first of year). A list of qualifying events is available on our website at www.okstate.edu/osu_per/benefits/benforms.html (Flex Benefits Qualifying Event Determination Form). The maximum amount of time you may continue coverage is 24 months.

If your leave of absence will take you out of Oklahoma and/or Arkansas, you may wish to consider changing your enrollment to HealthChoice USA, which is more expensive, but provides a national provider network. If you have dental and/or vision coverage, you will want to check with the individual providers to determine whether you wish to continue coverage and any consequences of cancellation.

If coverage is cancelled, either because you voluntarily cancelled coverage or you failed to pay the required premium, you will have to wait 12 months from the date of cancellation to re-enroll. And you will have a six-month preexisting condition exclusion on the health plan. The preexisting exclusion may be waived if you had other group coverage during your leave of absence.

If you do not return to work and are separated from OSU at the end of your leave of absence, then you will have an opportunity to continue coverage through COBRA.

Life: Coverage will continue at your expense unless you provide a written request to cancel. Cancellation will become effective the end of the month that your request is received by Employee Services. If you cancel or your insurance is cancelled because you fail to pay the required premium, you must notify Employee Services within 31 days upon your return to work.

Even if continued while on leave of absence, coverage is only available for one year when not physically at work. It will be automatically canceled at the end of one year.

Long-Term Disability: Your coverage will continue for six months. There is no cost for this continuation unless you incur a claim at which time the premium will be deducted from your first disability payment. If you wish to have coverage beyond the six-month period, you need to contact Employee Services and make arrangements to pay the premium for the entire absence. Coverage may resume upon your return to active pay status provided you make application within 90 days of your return. If coverage is cancelled during your leave

of absence, you will need to provide evidence of insurability upon your return to work and will be subject to underwriting rules.

Flexible Benefits: Since you do not receive pay while in a leave of absence without pay status, contributions into flexible benefits reimbursement accounts cease. Contributions would resume if you resume pay status and you will be expected to fulfill your goal amount for that calendar year. You must file all claims within 90 days of the end of the plan year for expenses incurred during that plan year.

Retirement Program(s): Since you do not receive pay while in leave status, contributions to retirement cease. You are considered an 'active' employee while on an approved leave of absence. As such, in-service cash withdrawals restrictions still apply. Retirement contributions resume with active pay status. If you are enrolled in the Oklahoma Teachers' Retirement System, you may wish to visit with them to determine the effect of your absence on retirement.

Voluntary Plans (Cancer, Critical Illness, Long-Term Care): Please contact the vendor directly to continue payment of premiums for these plans. Contact information is available at www.okstate.edu/osu_per/benefits/benefits_helplines.htm.

Special information sheets have been developed if your leave of absence is for an approved sabbatical, military leave, or long-term disability. This additional information is available at www.okstate.edu/osu_per/benefits/infosheets.html.

Employee Services is available to help you in securing specific information regarding your benefits during a leave of absence without pay. Contact them at osu-es@okstate.edu, (405) 744-5449, 106 Whitehurst, Stillwater.

OSU Human Resources developed this information for the convenience of OSU employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy, and contract should be consulted as the authoritative source. OSU continually monitors benefits, policy, and procedures and reserves the right to change, modify, amend, or terminate benefit programs at any time.