

What happens to my benefits during a leave of absence?

Benefit Plan	Personal Leave	Family Medical Leave
Health Insurance	<p>If leave is PAID, coverage and premium co-share continues as usual.</p> <p>If leave is UNPAID, employee must pay full premium to continue coverage. If coverage is dropped, employee may re-enroll during open enrollment.</p>	<p>While employee is using PAID or UNPAID leave:</p> <p>Employer will pay usual portion of premium.</p> <p>Employee will pay usual co-share portion of premium.</p>
Dental Insurance	<p>If leave is PAID, coverage and premium co-share continues as usual.</p> <p>If leave is UNPAID, employee must pay full premium to continue coverage. If coverage is dropped, employee may re-enroll during open enrollment.</p>	Same as Personal Leave (at left).
Flexible Spending Accounts	<p>Coverage continues if the personal leave is PAID. Deductions from employee's pay continue as usual.</p> <p>If the leave is UNPAID, the employee may:</p> <ol style="list-style-type: none"> 1. Discontinue payments into the accounts during the leave. 2. Retroactively make payments from payroll upon return to work. 	Same as Personal Leave (at left).
Life/Disability Insurance	Coverage continues.	Same as Personal Leave (at left).
Retirement Plans	Approved personal leave is not considered a break in service.	Family Medical Leave is not considered a break in service whether paid or unpaid.
Sick Days	Sick days are not paid during leave. Sick days are not accumulated during an UNPAID leave. Sick day balance is reinstated upon return to work.	<p>Employee or immediate family member is incapacitated:</p> <p>Employee is paid sick days due.</p> <p>Employee is not paid after sick days are exhausted unless employee elects to use vacation or personal time.</p>