

Health & Welfare Benefit Impacts While on Leave of Absence

You have the option to waive your benefits while on leave. You must request a waiver within 30 days of the start date of your leave, in writing to LOA@ensignservices.net. Waiver will be effective at the first of the month following the start of your leave.

	During your leave...	When you return to work...
Health Benefits (Medical, Dental & Vision)	You are responsible to pay your benefit premiums during leave. To the extent you receive pay while on leave (sick and vacation pay), your premium deductions will continue. You will receive invoices and instructions from TRI-AD on how to pay your premiums. Any premiums withheld via payroll will be applied to your TRI-AD invoice after the end of the pay period. <u>If premium payments are not made within 30 days of the due date, your coverage may be terminated</u> resulting in a gap in coverage. Any premium arrears remaining will be collected from your paycheck upon return to work. Your employer will continue to pay the company portion of your premium while you are on PROTECTED leave. <u>When your PROTECTED leave exhausts, you are responsible for the full premium (employee + employer costs). As a result, your benefits will be terminated at month-end, and you will be offered COBRA continuation coverage as long as your premium payments are current.</u>	To reinstate your benefits after waiver or termination, you must contact the Benefit Support Team at (888) 659-3616 within 30 days of the date you return to work.
Reminder: Add your new child to your medical coverage within 30 days of birth.		
Health Savings Account (HSA)	To the extent you receive pay while on leave (sick and vacation pay), your HSA contributions continue and will cease when you no longer receive a paycheck.	You may continue with your original HSA contributions, or you may lower, increase or cancel your elections.
Flexible Spending Accounts (FSA) - Dependent Care FSA	Dependent Care FSA is suspended at the end of the month following start date of leave. Claims during suspension period will not be paid.	Your FSA will reinstate, and contributions resume through payroll deduction.
Flexible Spending Accounts (FSA) - Healthcare FSA and Limited Purpose FSA	Continues while on leave. Will be included on Direct Bill invoice from TRI-AD. Failure to make payment during leave will result in a gap of coverage. Employee will not be reimbursed for any expenses incurred during that gap.	Your FSA will reinstate, and contributions resume through payroll deduction.
401k	Because contributions must be based on earned wages, 401k plan contributions will cease while on leave when you no longer receive a paycheck. If you have a 401k loan, those repayment deductions also cease. Call Fidelity Investments at (800) 835-5095 to discuss loan payment arrangements.	401k plan contributions resume through payroll deductions.
Group Term Life and AD&D	Coverage continues while you are on leave but will cease at the end of the month following 6 months of leave. You will receive information about an option to convert to a personal policy.	If coverage is terminated, it will be reinstated upon return to work.
Supplemental Life and AD&D	Coverage continues while you are on leave but will cease at the end of the month following 6 months of leave. You will receive information about an option to convert to a personal policy.	If coverage is terminated, contact the Benefit Support Team at (888) 659-3616 to re-enroll upon return to work. Evidence of Insurability may be required.
Long Term Disability	Continues while on leave. Will be included on Direct Bill invoice from TRI-AD. Failure to make payment during leave will result in termination of coverage.	To reinstate your benefits after waiver or termination, you must contact the Benefit Support Team at (888) 659-3616 within 30 days of the date you return to work.
Short Term Disability	If enrolled, STD replaces a portion of your income if you are unable to work due to a covered injury or illness. Pays up to 60% of your gross monthly salary (max of 40% in CA). <u>If you will be on leave >4 weeks, please call Unum at (800) 635-5579 to set up direct payment. STD will not be direct billed by TRI-AD.</u>	Contact the Benefit Support Team at (888) 659-3616 to return to payroll deduction for your short-term disability.
Critical Illness Hospital Indemnity Accident	Premiums will continue to be deducted if you receive a paycheck. When paychecks cease, premium payment must be made to TRI-AD (an invoice will be sent shortly after your leave starts). These plans will be terminated at the end of the month following 6 months of leave.	If coverage is terminated, it can be reinstated at the first of the month following your return to work by contacting the Benefit Support Team at (888) 659-3616.

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