

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.

You are responsible to pay your benefit premiums during leave. Benefits will remain active per the terms below so long as you continue to pay. Every month you will receive an invoice and instructions from TRI-AD on how to pay your premiums via Direct Bill. If you receive paychecks while on leave (sick and vacation pay), your premium deductions will continue via payroll deduction. Any premiums withheld via payroll deduction will be applied to your TRI-AD invoice after the end of the pay period. If premium payments are not made within 30 days of the due date, your coverage may be terminated resulting in a gap in coverage. Any premium arrears remaining will be collected from your paycheck upon return to work.

NOTE: If you fail to pay your benefit premiums timely while on leave they will terminate due to nonpayment, you may not be eligible to re-enroll upon return to work and may need to wait until the next open enrollment to elect benefits unless you experience a qualifying life event.

	During your leave...	When you return to work...
Medical Dental Vision Health FSA	Coverage continues while you are on a Protected Leave. When your PROTECTED leave exhausts, you are responsible for the full premium (employee + employer costs). As a result, your benefits will be terminated at the end of that month in which your protected leave exhausts and you will be offered COBRA continuation coverage as long as your premium payments are current. <i>Reminder: If you wish to add your new child to your medical coverage you must do so within 30 days of birth.</i>	To reinstate your benefits after waiver or termination, you must contact the HR Support Team within 30 days of the date you return to work. Benefits will be effective first of the month following the date of your return to work.
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.
Dependent Care FSA	Dependent Care FSA is suspended at the end of the month following the start date of your leave. Claims during suspension period will not be paid.	Your FSA will reinstate and contributions resume through payroll deduction the first of the month following the date of your return to work.
401(k)	Because contributions must be based on earned wages, 401(k) plan contributions will cease while on leave when you no longer receive a paycheck. If you have a 401(k) loan, those repayment deductions also cease. Call Fidelity Investments at (800) 835-5095 to discuss loan payment arrangements.	401(k) 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 the first of the month following your return to work date.
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, you can re-enroll upon your return to work by contacting the HR Support Team within 30 days. 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 HR Support Team within 30 days of the date you return to work.
Short Term Disability	STD will not be direct billed by TRI-AD. Contact Unum at (800) 635-5579 to set up direct payment.	Contact the HR Support Team to return to payroll deduction for your short term disability.
Critical Illness Hospital Indemnity Accident	Premiums will continue to be deducted as long as 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, you can re-enroll upon your return to work by contacting the HR Support Team within 30 days.
Legal	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, you can re-enroll upon your return to work by contacting the HR Support Team within 30 days.
Cyber Security/ID Protection	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, you can re-enroll upon your return to work by contacting the HR Support Team within 30 days.

To reinstate your benefits after waiver or termination, you must contact the HR Support Team at (888) 659-3616 within 30 days of your return date. Reinstated benefits will be effective the first of the month following your return to work unless indicated otherwise, above.