

How Your MOSERS Benefits are Affected by a Job Status Change

The table below provides information regarding your MOSERS benefits and how they would be affected in the event your job status with the state should change.

Types of Leave	Effects on MOSERS Benefits
Approved Leave of Absence	<ul style="list-style-type: none"> • It is important that your employer notifies MOSERS of any approved leave of absence in order for you to receive service and salary credit that you are entitled to. • Basic life, optional life, and long-term disability (LTD) coverage may be retained for up to one year by paying the premiums. • If you are on a leave of absence and on direct bill, you must retain basic life coverage in order to keep child coverage and you must retain optional life insurance coverage in order to keep spouse coverage. • If you cancel your optional life insurance coverage while on a leave of absence, the same level of coverage will be reinstated automatically when you return to work in a benefit-eligible position.
Medical Leave for Member	<ul style="list-style-type: none"> • Up to one year of credited service can be accrued for retirement. • Basic life, optional life, and long-term disability (LTD) insurance coverage may be continued for up to one year by paying the premiums.
Workers' Compensation	<ul style="list-style-type: none"> • Up to one year of credited service can be accrued for retirement. • If you are receiving workers' compensation benefits, your basic life insurance premiums will be paid by your agency. If you are not receiving workers' compensation benefits, you can keep basic and optional life insurance coverage for up to one year by paying the premiums. • Long-term disability (LTD) insurance will be paid by the agency if you are receiving workers' compensation benefits. Otherwise, you can keep LTD insurance coverage for up to one year by paying the premiums.
Family Leave for Family Member <i>(as of 8/28/02)</i>	<ul style="list-style-type: none"> • Up to 12 weeks of credited service can be accrued for retirement. • Basic life, optional life, and long-term disability (LTD) insurance coverage may be continued for up to one year by paying the premiums.
Layoff	<ul style="list-style-type: none"> • You do not earn credited service for retirement while laid off. • Basic life, optional life, and long-term disability (LTD) insurance coverage may be continued for up to one year by paying the premiums. • If you have not returned to work by the end of the one-year layoff period, MOSERS will automatically terminate the leave of absence and any life or LTD coverage still in effect.
Military Leave	<ul style="list-style-type: none"> • When you return to work and submit a valid DD214 indicating an honorable discharge, you can earn credited service for retirement for active duty. • Basic and optional life insurance coverage may be continued for the duration of deployment by paying the premiums. • Long-term disability (LTD) coverage may be continued for up to one year by paying the premiums.
Leave (Other)	<ul style="list-style-type: none"> • You do not earn credited service for retirement. • Basic life, optional life, and long-term disability (LTD) insurance coverage may be continued for up to one year by paying the premiums.
Leaving State Employment	<ul style="list-style-type: none"> • The accrual of service credit for retirement stops when you leave state employment. • If you are vested and later return to work in a benefit-eligible position, your prior service will be immediately reinstated upon reemployment. • If you are not vested and later return to work in a benefit-eligible position, you must be continuously employed for one year before any prior service is reinstated. • Within 60 days of leaving state employment, you may elect to buy "portable" group life insurance coverage or "convert" your coverage to an individual policy with Standard Insurance Company. See MOSERS' <i>Life Insurance Handbook</i> for more information. • Disability coverage stops the day you leave state employment.

Note: If eligible, you will have the option to pay your life insurance and LTD premiums through electronic bill pay. Premiums will be automatically deducted from your bank account.