

# LEAVES OF ABSENCE – IMPACT ON MOSERS BENEFITS



Types of Leave	Employer Requirement	Impact on Retirement	Impact on Basic Life Insurance, <sup>1</sup> Optional Life Insurance, <sup>2</sup> & Long-Term Disability (LTD)
<b>Member - Self</b>			
Medical or FMLA	<ul style="list-style-type: none"> <li>• <i>Leave of Absence/Back to Work</i> form for any unpaid leave</li> </ul>	<ul style="list-style-type: none"> <li>• Service credit and salary credit up to one year</li> </ul>	<ul style="list-style-type: none"> <li>• Member pays premiums to continue all coverage for up to one year</li> </ul>
Workers' Compensation	<ul style="list-style-type: none"> <li>• <i>Leave of Absence/Back to Work</i> form for any unpaid leave</li> </ul>	<ul style="list-style-type: none"> <li>• Service credit and salary credit while receiving workers' compensation benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Employer pays basic life insurance and LTD premiums</li> <li>• Member pays premiums to retain optional life coverage</li> </ul>
Layoff	<ul style="list-style-type: none"> <li>• <i>Leave of Absence/Back to Work</i> form at beginning of layoff period<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>• No service credit or salary credit while in layoff status</li> </ul>	<ul style="list-style-type: none"> <li>• Member pay premiums to continue all coverage for up to one year</li> </ul>
Military	<ul style="list-style-type: none"> <li>• <i>Leave of Absence/Back to Work</i> form at beginning of military leave</li> </ul>	<ul style="list-style-type: none"> <li>• Service credit and salary credit for active-duty service after submission of valid DD-214 form, which indicates honorable discharge</li> </ul>	<ul style="list-style-type: none"> <li>• Member pays premiums to continue basic and optional life insurance coverage for the duration of deployment</li> <li>• Member pays premiums to continue LTD coverage for up to one year</li> </ul>
Other (non-illness)	<ul style="list-style-type: none"> <li>• <i>Leave of Absence/Back to Work</i> form if employee misses an entire pay period</li> </ul>	<ul style="list-style-type: none"> <li>• No service credit or salary credit</li> </ul>	<ul style="list-style-type: none"> <li>• Member pays premiums to continue all coverage for up to one year</li> </ul>
<b>Member - Family</b>			
FMLA	<ul style="list-style-type: none"> <li>• <i>Leave of Absence/Back to Work</i> form if employee misses an entire pay period</li> </ul>	<ul style="list-style-type: none"> <li>• Up to 12 weeks of service credit</li> <li>• No salary credit</li> </ul>	<ul style="list-style-type: none"> <li>• Member pays premiums to continue all coverage for up to one year</li> </ul>

Employer must submit the *Leave of Absence/Back to Work* form at the end of any leave period.

- <sup>1</sup> A member must keep basic life insurance in order to keep child coverage during a leave of absence.
- <sup>2</sup> A member must keep their optional life insurance in order to keep spouse coverage during a leave of absence. If member cancels optional life insurance coverage while on a leave of absence, the same level of coverage will be reinstated automatically when they return to work in a benefit-eligible position.
- <sup>3</sup> If a member does not return to work within one year, membership status in MOSERS will be changed to "terminated" and a break in service will occur. If a non-vested member returns to service after a break in service, the member must be continuously employed for one year before their prior service is reinstated.

