

Leaves of Absence – Impact on MOSERS Benefits



Types of Leave	Employer Requirement	Impact on Retirement	Impact on Basic Life Insurance, ¹ Optional Life Insurance, ² & Long-Term Disability (LTD)
Member - Self			
Medical or FMLA	<ul style="list-style-type: none"> • <i>Leave of Absence/Back to Work</i> form for any unpaid leave 	<ul style="list-style-type: none"> • Service credit and salary credit up to one year 	<ul style="list-style-type: none"> • Member pays premiums to continue all coverage for up to one year
Workers' Compensation	<ul style="list-style-type: none"> • <i>Leave of Absence/Back to Work</i> form for any unpaid leave 	<ul style="list-style-type: none"> • Service credit and salary credit while receiving workers' compensation benefits 	<ul style="list-style-type: none"> • Employer pays basic life insurance and LTD premiums • Member pays premiums to retain optional life coverage
Layoff	<ul style="list-style-type: none"> • <i>Leave of Absence/Back to Work</i> form at beginning of layoff period³ 	<ul style="list-style-type: none"> • No service credit or salary credit while in layoff status 	<ul style="list-style-type: none"> • Member pay premiums to continue all coverage for up to one year
Military	<ul style="list-style-type: none"> • <i>Leave of Absence/Back to Work</i> form at beginning of military leave 	<ul style="list-style-type: none"> • Service credit and salary credit for active-duty service after submission of valid DD-214 form, which indicates honorable discharge 	<ul style="list-style-type: none"> • Member pays premiums to continue basic and optional life insurance coverage for the duration of deployment • Member pays premiums to continue LTD coverage for up to one year
Domestic and Sexual Violence Leave	<ul style="list-style-type: none"> • <i>Leave of Absence/Back to Work</i> form for any unpaid leave 	<ul style="list-style-type: none"> • Service credit and salary credit up to 2 weeks 	<ul style="list-style-type: none"> • Member pays premiums to continue all coverage for up to 2 weeks (if employee misses an entire pay period)
Other (non-illness)	<ul style="list-style-type: none"> • <i>Leave of Absence/Back to Work</i> form if employee misses an entire pay period 	<ul style="list-style-type: none"> • No service credit or salary credit 	<ul style="list-style-type: none"> • Member pays premiums to continue all coverage for up to one year
Member - Family			
FMLA	<ul style="list-style-type: none"> • <i>Leave of Absence/Back to Work</i> form if employee misses an entire pay period 	<ul style="list-style-type: none"> • Up to 12 weeks of service credit • No salary credit 	<ul style="list-style-type: none"> • Member pays premiums to continue all coverage for up to one year
Domestic and Sexual Violence Leave	<ul style="list-style-type: none"> • <i>Leave of Absence/Back to Work</i> form for any unpaid leave 	<ul style="list-style-type: none"> • Service credit and salary credit up to 2 weeks 	<ul style="list-style-type: none"> • Member pays premiums to continue all coverage for up to 2 weeks (if employee misses an entire pay period)
Member - Household			
Domestic and Sexual Violence Leave	<ul style="list-style-type: none"> • <i>Leave of Absence/Back to Work</i> form for any unpaid leave 	<ul style="list-style-type: none"> • Service credit and salary credit up to 2 weeks 	<ul style="list-style-type: none"> • Member pays premiums to continue all coverage for up to 2 weeks (if employee misses an entire pay period)

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

¹ A member must keep basic life insurance in order to keep child coverage during a leave of absence.

² 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.

³ 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.