

Leaves of Absence – Impact on MOSERS Benefits



Impact on Basic Life Insurance,¹
Optional Life Insurance,²
& Long-Term Disability (LTD)

Types of Leave	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"> Service credit and salary credit up to one year³ 	<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"> 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"> No service credit or salary credit while in layoff status³ 	<ul style="list-style-type: none"> Member pays premiums to continue all coverage for up to one year
Military	<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, when Uniformed Services Employment and Reemployment Rights Act (USERRA) requirements are met. 	<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"> 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"> No service credit or salary credit³ 	<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"> 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"> 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"> 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)

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 a 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.