

BENEFITS DURING UNPAID LEAVE OR TEMPORARY LAYOFF*

Benefit Type	How Long is Coverage Available?	Payment of Premiums	Employee-Required Contributions	Employer-Required Contributions	How to Obtain Coverage Lapsed During LOA
WRS	For WRS purposes, an unpaid leave of absence shall terminate 3 years after it begins, not including military or union leaves.	A separation or retirement benefit may not be paid to an employee on leave unless the employee terminates the employer/employee relationship. Contributions left in the WRS continue to accrue annual interest.			Employer submits retirement contributions upon employee's return to work & reports service and earnings on annual detail report.
LIFE	36 months (beyond 36 months if union service leave).	3-month increments, due 30 days prior to end of the preceding prepaid 3-month period.	Same as prior to leave unless employee contribution rates increase or decrease, or the employee attains a new premium age category.	Continue up to 36 months.	Employee submits application ET-2304 within 30 days of return to work. Coverage levels will remain the same as prior to the leave or temporary layoff in most circumstances.
HEALTH	<p>36 months (beyond 36 months if military or union service leave).</p> <p><u>For Layoff Only:</u> Up to 5 years if employer converting sick leave to pay the premium.</p> <p>COBRA coverage after the employer contribution ends, sick leave credits are exhausted or employee is still using credits after 5 years have elapsed.</p>	Paid in advance by deduction from last payroll check or by personal check; then 30 days prior to end of the period for which premiums were paid.	<p>After the 3 additional months of state contribution, total premium must be paid by employee.</p> <p><u>For Layoff Only:</u> Accumulated unused sick leave may be converted by employer to a dollar amount to pay premiums during layoff. Premiums are deducted until: 1) the credits are exhausted, 2) the 1st of the month following the employee's acceptance of other employment offering a comparable health insurance plan or policy, or 3) five years have elapsed from date of layoff, whichever occurs first.</p>	First 3 months of leave or temporary layoff. Following that 3 month period, employees still on leave can continue coverage by paying the entire share of premium to their employer in advance.	Employee submits application ET-2301 (or ET-2302 for Grad Assistants) within 30 days of return to work. Coverage type remains the same unless a qualifying event has taken place. Restricted to the same plan unless the employee moved from service area or unless a Dual-Choice Enrollment period occurred during the leave or temporary layoff.
ICI	<p>36 months (beyond 36 months if union service leave).</p> <p>Waiting Period for benefits is the same for employees on leave as for active employees; benefits are computed based on last complete payroll period before leave.</p>	Paid in advance by deduction from last payroll check; then due 30 days prior to end of period for which premiums were previously paid.	After 3 months, total premium paid by employee in advance.	First 3 months while on leave or temporary layoff.	Employee submits application ET-2307 within 30 days of return to work. Premium level remains the same as prior to the leave or temporary layoff.

*Temporary layoff includes temporary layoff as defined under the applicable contract or administrative code, seasonal layoffs, sessional layoffs, etc.