

Benefits Coverage and Leave of Absence Employee Guide

This guide provides information and resources on Benefits Coverage for CU employees on a Leave of Absence.

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Benefits Coverage During a Leave of Absence Without Pay

If you are placed on an approved leave of absence without pay (LWOP), you must complete the appropriate Leave Without Pay form(s) and notify Payroll & Benefit Services (ES) prior to or immediately (no later than 31 days) after the date your leave begins. This is to your advantage as the timing is critical if you want to maintain or suspend your benefits coverage. If you have a change in dependent status while on leave, you must notify ES within 31 days of the qualifying life event.

Benefits Coverage During a Leave of Absence With Pay

If you are placed on an approved leave of absence with pay, your benefits will continue as they are currently set up.

Forms

Located on the Employee Services website or call a Employee Services benefit professional for assistance.

[Faculty/Exempt Professionals Leave without Pay Form](http://www.cu.edu/employee-services/policies/facultyexempt-professional-leave-without-pay-form) (<http://www.cu.edu/employee-services/policies/facultyexempt-professional-leave-without-pay-form>)

[Classified Staff Leave without Pay Form](http://www.cu.edu/employee-services/policies/classified-staff-leave-without-pay-form) (<http://www.cu.edu/employee-services/policies/classified-staff-leave-without-pay-form>)

[PERA Leave of Absence Certification](https://www.cu.edu/node/138126) (PERA participants only) (<https://www.cu.edu/node/138126>)

Plan Options

Medical and Dental Plans – If you suspend these plans while on leave and you return within the same benefit plan year, you will be allowed to reinstate your coverage in the same plan(s) and coverage level that you were enrolled in prior to leave. If you return in a different benefit plan year, you are allowed to elect coverage from any plans at any coverage level you are eligible for.

Optional Life Insurance – You may elect to continue coverage for no longer than 12 months if your leave is due to sickness, injury, pregnancy, FMLA or an approved sabbatical. If you suspend coverage and wish to continue coverage when you return, you must complete a medical history statement and be approved by the insurance company before you can begin participation. Military leave - see section below. If you are going to be on leave for more than 12 months, contact a benefit counselor for your options.

Voluntary Accidental Death & Dismemberment (AD&D) - If you suspend your coverage, you may reinstate your coverage at any level not to exceed the maximums allowed under the plan. Military leave - see section below.

Healthcare Flexible Spending Account (FSA) - Expenses incurred while you are on LWOP will **not** qualify for reimbursement. If you return to work within 30 days during the same plan year, your participation will be reinstated with the same election you had prior to your leave. If you return to work after 30 days during the same plan year, you may

1. make a new election for the remainder of the plan year, or
2. reinstate your coverage at the same plan-year level you had prior to your leave, or
3. reinstate your coverage at the same monthly amount with a reduced plan-year amount.

Note: Should you choose the same plan-year amount, your per-pay-period contributions will be adjusted so that your total contributions for the plan year will equal your annual coverage amount.

If you wish to receive reimbursements during a LWOP period, you must make after-tax contributions to your Healthcare FSA. Reimbursement will be based on the total amount you elect for the year and will be paid upon request. Contact a ES counselor for instructions on how to make after tax contributions.

Short-Term Disability (STD) - Faculty and Exempt Professionals and Classified Staff – May not continue for more than 30 days unless continuation of the group coverage is required by state-mandated family leave or family medical leave act or law.

Faculty and Exempt Professionals – If you suspend coverage, you will have to reapply, and your benefits will be subject to a “Late Enrollment Penalty”.

Classified Staff - Coverage is reinstated upon return from leave.

Long-Term Disability - Faculty and Exempt Professionals and Classified Staff - May not continue for more than 30 days unless continuation of the group coverage is required by state-mandated family leave or family medical leave act or law.

Faculty and Exempt Professionals - Coverage is reinstated upon return from leave.

Classified Staff - May apply for reinstatement of coverage during the annual open enrollment period only and must be approved by the insurance company.

Military Leave

Faculty, Exempt Professionals and Classified staff employees in the Armed Forces, Reserves or National Guard who are called to active duty are placed on Military Leave. Under the Uniform Services Employment and Reemployment Rights Act (USERRA), Military Leave is treated the same as an unpaid leave of absence, with the exception of the following plans:

Retirement Plans - 401(a) Optional Retirement Plan (ORP) or Public Employees’ Retirement Association (PERA) – University and employee contributions stop with the last paycheck prior to leave. When you return to work at the university from active military service, you may make up any missed contributions to your ORP or PERA retirement. See Military Leave information below under Returning from a Leave of Absence without Pay.

Basic Life, Optional Life and Voluntary AD&D plans - You are not a member of Basic/Optional life and Voluntary AD&D for purposes of coverage if you are a full-time member of the armed forces of any country.

Returning From a Leave of Absence Without Pay

When you return from a leave of absence and you are reinstated in a benefits-eligible appointment, contact ES for information on how to have your benefits reinstated. Any change in dependent status that occurred during the leave must be reported within 31 days of the qualifying life event.

Military Leave

Retirement Plans - You have the option of making up missed contributions while you were on leave. Your ORP or PERA contributions and the University’s contributions are calculated based on your compensation rate prior to leave. Extra payroll deductions can be set up each pay period to make up the missed contributions. You have up to three times the length of the leave to make up the missed contributions not to extend past five years. Participation in the ORP or PERA plans will begin on the first day of reemployment in a retirement eligible position.

Basic Life, Optional Life and Voluntary AD&D plans – You may reinstate your coverage at the same level you had prior to your leave. No medical history statement is required.

Not Returning From a Leave of Absence

If you continued your benefits through the university during a leave without pay or if you were on leave with pay and you do not return to the university at the end of your leave, you will be offered COBRA (continuation of coverage) for you and your eligible dependents covered under your benefit plans. Under COBRA, you may continue these benefits at your own expense. Please [see the COBRA section on the ES website](#) (<http://www.cu.edu/employee-services/benefits/cobra>) for detailed information.

Paying for Your Benefits While on Leave Without Pay

During your approved leave, you will receive a monthly statement detailing the amount owed. You will continue to pay the cost of the employee's premium and the university will continue to pay the employer's portion of the premiums. See Monthly Rate Sheets for your employment classification group.

How Do You Pay?

To pay for your university benefits make your check or money order payable to Employee Services. Include your six-digit employee ID on the check and mail to:

Employee Services
University of Colorado
100 Grant Street, Suite 400
Denver, CO 80203-1187

Premium payments are due by the first of the month. Failure to pay premiums by the due date will result in the termination of coverage and may jeopardize your ability to enroll in benefits in the future. Any unpaid balances owed will be sent to the State of Colorado collection office.

Benefits Administration Contact Information

Have a question? Contact your CU benefits professionals.

Phone: 303-860-4200, option 3
Toll-free: 1-855-216-7740, option 3
Hours: 9 a.m. to 5 p.m. Monday to Friday
Email: benefits@cu.edu