



Missouri State Employees' Retirement System

PO Box 209 · Jefferson City, MO 65102

Phone: (573) 632-6100 · (800) 827-1063

Fax: (573) 632-6103

E-mail: mosers@mosers.org

www.mosers.org



How Your MOSERS Benefits are Affected by a Job Status Change

This fact sheet provides information regarding how your MOSERS benefits would be affected in the event your job status with the state should change. If you are a general state employee with at least 5 years of service, you are considered "vested." Vested means you are eligible to receive retirement benefits once you meet the minimum age requirement.

If You Are on a Leave of Absence

Service Credit

A leave of absence **approved by the agency** ensures that no break in service occurs. It is important to remember, however, that an approved leave of absence does **not** guarantee you will receive creditable service for the period of time on leave.

Life Insurance

Basic and optional life insurance coverage may be retained for **up to one year** by paying the premiums. Those on military leave may continue coverage **for the duration of deployment** by paying the premiums. MOSERS will bill you for premiums each month. If you cancel your optional life insurance coverage while on a leave of absence, the same level of coverage will be reinstated automatically when you return to work in a benefit eligible position.

Disability

Disability coverage may be continued for **up to one year** by paying the premiums. MOSERS will bill you for premiums each month.

If You Leave State Employment

Service Credit

- The accrual of service credit stops when you leave state employment.
- If you are **vested** and later return to work in a benefit eligible position, your prior service will be immediately reinstated upon reemployment.
- If you are **not vested** and later return to work in a benefit eligible position, you must be continuously employed for **one year** before any prior service is reinstated.

Life Insurance

Within 31 days of leaving state employment, you may elect to buy "portable" group life insurance coverage **or** "convert" your coverage to an individual policy with Standard Insurance Company.

Disability

Disability coverage stops the day you leave state employment.

If You Are Laid Off

A layoff occurs when an employer lays off an employee by reason of a shortage of work or funds, the abolition of the position, or for

other related reasons which are outside the employee's control and which do not reflect poor job performance by the employee.

Service Credit

- The accrual of service credit stops when you are laid off. If you are vested and later return to work for the state in a benefit eligible position, your prior service will be immediately reinstated upon reemployment.
- If you are not vested and later return to work in a benefit eligible position, you must be continuously employed for **one year** before any prior service is reinstated.

Life Insurance

- You may keep basic and optional life insurance coverage for **up to one year** by paying the premiums. MOSERS will bill you for premiums each month.
- If you terminate your optional life insurance coverage while laid off, coverage will be reinstated automatically (at the same level of coverage) when you return to work. You will not have to prove insurability.
- If you have not returned to work by the end of the one year layoff period, MOSERS will automatically terminate the service record and any life or LTD coverage still in effect.

Disability

Disability coverage may be continued for **up to one year** by paying the premiums. MOSERS will bill you for premiums each month.

If You Retire

Service Credit

You cannot acquire service credit while receiving a retirement benefit payment from MOSERS. If you should return to work in a benefit eligible position, your benefit payment will be stopped.

Life Insurance

When you retire directly from active employment, \$5,000 in basic life insurance coverage will automatically be continued into retirement. The premiums will continue to be paid by the state of Missouri. There are provisions for retaining optional coverage.

Disability

Disability coverage stops the day you leave state employment.

Types of Leave

Types of Leave	Code	Effects to MOSERS Benefits
Medical Leave for Member	LVI9	<ul style="list-style-type: none"> • Up to one year of creditable service can be accrued for retirement. • Basic life, optional life, and long-term disability (LTD) insurance coverage may be continued for up to one year by paying the premiums.
Workers' Compensation	LVWC	<ul style="list-style-type: none"> • Up to one year of creditable service can be accrued for retirement. • If you are receiving workers' compensation benefits, your basic life insurance premiums will be paid by your agency. If you are not receiving workers' compensation benefits, you can keep basic and optional life insurance coverage for up to one year by paying the premiums. • LTD insurance will be paid by the agency if you are receiving workers' compensation benefits. Otherwise, you can keep LTD insurance coverage for up to one year by paying the premiums.
Family Leave for Family Member <i>(as of 8/28/02)</i>	LVFM	<ul style="list-style-type: none"> • You can earn up to 12 weeks of service credit. • Basic life, optional life, and long-term disability (LTD) insurance coverage may be continued for up to one year by paying the premiums.
Layoff	LVLL	<ul style="list-style-type: none"> • You do not earn creditable service while laid off. • Basic life, optional life, and long-term disability (LTD) insurance coverage may be continued for up to one year by paying the premiums.
Military Leave	LVMI or LVMV	<ul style="list-style-type: none"> • When you return to work and submit a valid DD214, you can earn creditable service for active duty. • Basic and optional life insurance coverage may be continued for the duration of deployment by paying the premiums. • Long-term disability (LTD) coverage may be continued for up to one year by paying the premiums.
Leave Other	LVOT	<ul style="list-style-type: none"> • You do not earn creditable service. • Basic life, optional life, and long-term disability (LTD) insurance coverage may be continued for up to one year by paying the premiums.