

# LEAVES OF ABSENCE – IMPACT ON MOSERS BENEFITS



Types of Leave	Employer Requirement	Impact on Retirement	Impact on Basic Life Insurance, <sup>1</sup> Optional Life Insurance, <sup>2</sup> & Long-Term Disability (LTD)
<b>Member - Self</b>			
Medical or FMLA	<ul style="list-style-type: none"> <li>• <i>Leave of Absence/Back to Work</i> form for any unpaid leave</li> </ul>	<ul style="list-style-type: none"> <li>• Service credit and salary credit up to one year</li> </ul>	<ul style="list-style-type: none"> <li>• Member pays premiums to continue all coverage for up to one year</li> </ul>
Workers' Compensation	<ul style="list-style-type: none"> <li>• <i>Leave of Absence/Back to Work</i> form for any unpaid leave</li> </ul>	<ul style="list-style-type: none"> <li>• Service credit and salary credit while receiving workers' compensation benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Employer pays basic life insurance and LTD premiums</li> <li>• Member pays premiums to retain optional life coverage</li> </ul>
Layoff	<ul style="list-style-type: none"> <li>• <i>Leave of Absence/Back to Work</i> form at beginning of layoff period<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>• No service credit or salary credit while in layoff status</li> </ul>	<ul style="list-style-type: none"> <li>• Member pay premiums to continue all coverage for up to one year</li> </ul>
Military	<ul style="list-style-type: none"> <li>• <i>Leave of Absence/Back to Work</i> form at beginning of military leave</li> </ul>	<ul style="list-style-type: none"> <li>• Service credit and salary credit for active-duty service after submission of valid DD-214 form, which indicates honorable discharge</li> </ul>	<ul style="list-style-type: none"> <li>• Member pays premiums to continue basic and optional life insurance coverage for the duration of deployment</li> <li>• Member pays premiums to continue LTD coverage for up to one year</li> </ul>
Other (non-illness)	<ul style="list-style-type: none"> <li>• <i>Leave of Absence/Back to Work</i> form if employee misses an entire pay period</li> </ul>	<ul style="list-style-type: none"> <li>• No service credit or salary credit</li> </ul>	<ul style="list-style-type: none"> <li>• Member pays premiums to continue all coverage for up to one year</li> </ul>
<b>Member - Family</b>			
FMLA	<ul style="list-style-type: none"> <li>• <i>Leave of Absence/Back to Work</i> form if employee misses an entire pay period</li> </ul>	<ul style="list-style-type: none"> <li>• Up to 12 weeks of service credit</li> <li>• No salary credit</li> </ul>	<ul style="list-style-type: none"> <li>• Member pays premiums to continue all coverage for up to one year</li> </ul>

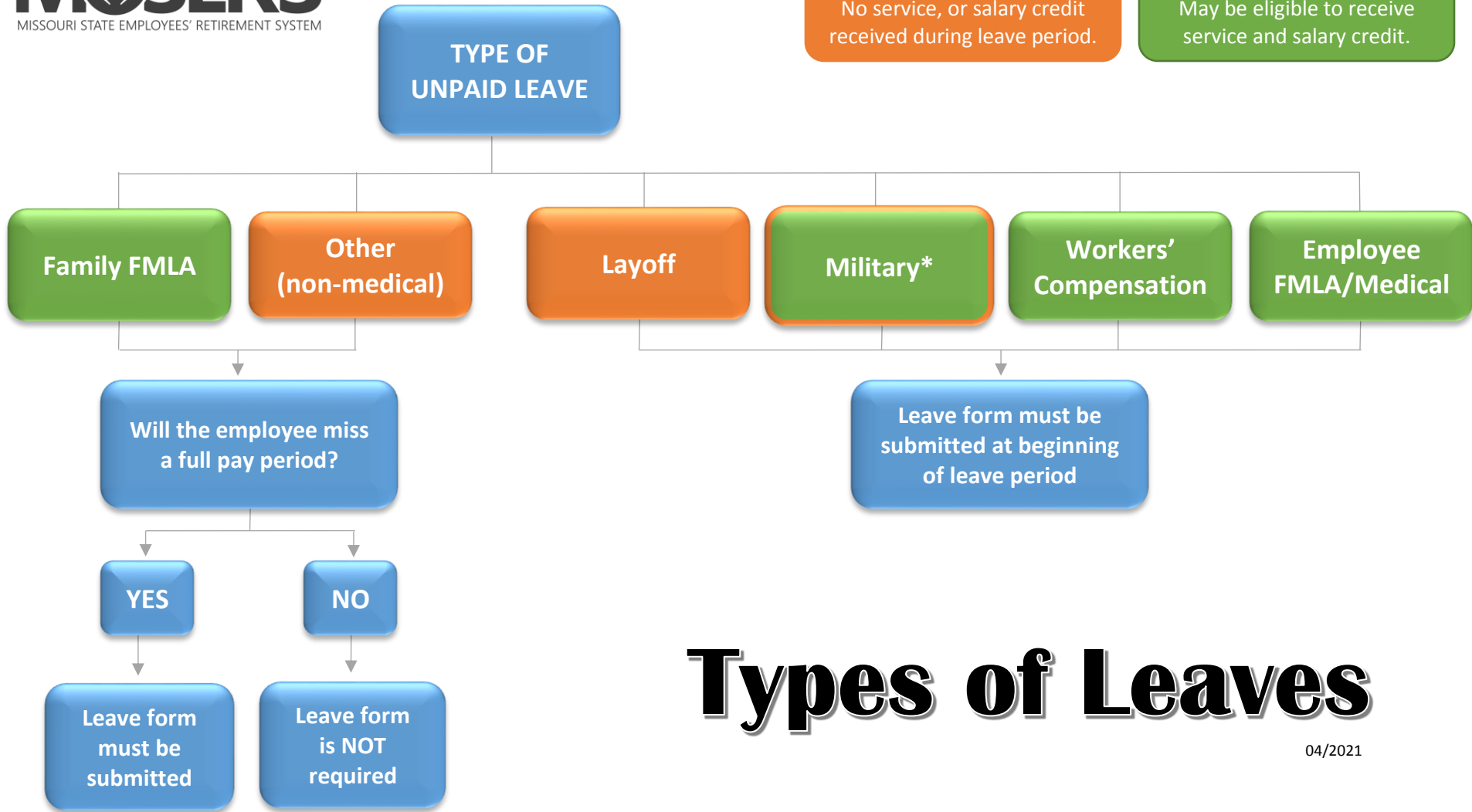
Employer must submit the *Leave of Absence/Back to Work* form at the end of any leave period.

- <sup>1</sup> A member must keep basic life insurance in order to keep child coverage during a leave of absence.
- <sup>2</sup> 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.
- <sup>3</sup> 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.



**Invalid Leave**  
No service, or salary credit received during leave period.

**Valid Leave**  
May be eligible to receive service and salary credit.



# Types of Leaves

04/2021

*\*After submission of valid DD 214 indicating honorable discharge, credited service and salary for active duty service.*



# MOSERS Benefits During Military Leave

If you are called to or volunteer for active military duty, the Uniformed Services Employment and Reemployment Rights Act (USERRA) protects your employment and benefit rights, provided you meet the eligibility requirements set forth by law. This fact sheet provides information regarding how your MOSERS benefits are affected by military leave.

## Service Credit

When you return from military leave, you may be eligible to receive credit in MOSERS for your active-duty military service. This service will be used in determining the amount of and your eligibility for a retirement benefit.

To be eligible for military service credit, you must:

- Have been employed by the state immediately prior to entering the armed forces.
- Return to state employment within the timeframe specified by USERRA as shown in the chart below.
- Provide MOSERS with a copy of your honorable discharge and/or your military DD214 form or other pertinent documentation.
- Meet any other requirements under USERRA.

Length of Service	When You Must Report/Apply for State Employment
1-30 Days	You must report for work by the beginning of the first regularly scheduled work day that falls 8 hours after you return home. If timely reporting is impossible or unreasonable through no fault of your own, you must report to work as soon as possible.
31-180 Days	You must submit an application for reemployment no later than 14 days after completion of military service. If submission of a timely application is impossible or unreasonable through no fault of your own, the application must be submitted as soon as possible.
180+ Days	You must submit an application for reemployment no later than 90 days after completion of military service.
Service-Connected Injury or Illness	The reporting and application deadlines described above will be extended up to 2 years if you are hospitalized or convalescing because of a service-connected injury or illness. If timely reporting within the 2-year period is impossible or unreasonable due to circumstances beyond your control, the period is extended by the minimum time required to accommodate those circumstances.

## Life Insurance

When you leave for military service, you may keep your basic, optional, and dependent life insurance coverage for the duration of deployment by paying the required premiums. During this time, you will be billed for the monthly premiums. If you die during the time you are on active military duty and a life insurance benefit is payable, the life insurance benefit will be paid to your designated beneficiary(ies) on file with MOSERS.

## Dependent/Spouse Coverage

To retain child coverage, you must keep your basic life coverage; to retain spouse coverage, you must keep your optional life coverage. The premiums for dependent coverage will be included in your monthly billing. If you elect to continue coverage while on an approved leave of absence, you will receive a direct bill statement each month for the premiums. Request an *Autopay Authorization* form from MOSERS if you would like to pay online with your checking or savings account. Your life insurance will end the last day of the pay period in which you pay the required premium.

## Long-Term Disability

When you leave for military service, you may keep your long-term disability (LTD) coverage for up to one year by paying the required premiums. During this time, you will be billed for the monthly premiums.

You will not be covered for any long-term disability caused or contributed to by war or any act of war. War means declared or undeclared war, whether civil or international, and any substantial armed conflict between organized forces of a military nature.

Your LTD coverage will end on the earlier of the following events:

- The last day of the pay period in which you pay the required premium.
- The last day of the pay period coinciding with one year from your last day at work.

If you decide to cancel your MOSERS life insurance and/or LTD coverage, it will be reinstated if you return to work for the state in a benefit-eligible position within the timeframe specified by USERRA guidelines.

## Survivor Benefits

If you are vested and die prior to retirement, a survivor benefit will be paid to your eligible spouse or child(ren). This applies to members who are actively employed, on a leave of absence, or no longer working for the state.

Find more information about USERRA at [www.dol.gov](http://www.dol.gov)