

Leave of Absence

General Information

What the Employer Should Know

- 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 a member will receive creditable service for the period of time on leave.
- When a member misses an entire pay period, you must submit a *Leave of Absence/Back to Work* form to notify MOSERS of the leave. This form should be submitted in a timely manner so members are not behind on direct-bill payments.
- When the member returns to work, this form must be completed again to remove him/her from direct-bill status. This will ensure the member does not pay direct-bill premiums when he/she is back to work.
- **A leave of absence due to a member's illness is creditable service for a period of time up to one year. Additionally, in months where the member does not receive a full paycheck (or does not receive any pay) due to his/her illness, MOSERS will give credit for a full month's salary as if the member had worked. Therefore, it's very important that MOSERS is notified when these situations occur in order for final average compensation (high 36 consecutive months) to be calculated correctly.**
- If the member is on an illness leave for himself/herself, please submit a leave form even though the member is receiving pay so we can provide the employee with full salary credit. During a leave, the member is not required to retain coverage.

Important Notes

- **Only** submit leave forms for members on an invalid leave if they are going to miss a full payroll cycle.
- When reporting salary on the *Leave of Absence* form, please include shift differential.

What the Member Should Know

- The Standard life insurance contract specifies what coverage a member must continue in order to retain dependent coverage while on a leave of absence. The member must retain his/her **basic** life insurance in order to insure his/her child(ren) with optional coverage. The member must retain his/her **optional** life insurance coverage in order to keep optional life insurance coverage for a spouse.
- MOSERS will automatically bill the member for basic life insurance, optional term life insurance, and LTD coverage.
- If a member terminated optional life coverage while on leave, coverage will be reinstated automatically when the member returns to work at the same level of coverage. He/she will NOT have to prove insurability.
- If a member goes on a leave of absence under the Family Medical Leave Act (FMLA) for a family member, he/she will be eligible to receive service credit for up to 12 weeks. After 12 weeks, the leave is no longer creditable.
- Employees may now have their basic, optional life insurance and/or LTD premiums automatically charged on their debit/credit card by completing and submitting the *Autopay Authorization* form online.

Military Leave

Service Credit

Upon returning from military leave, the member may be eligible to receive credit in MOSERS for active-duty military service. This service will be used in determining the amount of and eligibility for a retirement benefit. **To be eligible for military service credit, the member must:**

- Have been employed by the state immediately prior to entering the armed forces.
- Return to state employment within the time frame specified by USERRA.
- Provide MOSERS with a copy of his/her honorable discharge and/or military DD214 form or other pertinent proof documents if military service lasts more than 30 days.
- Meet any other requirements under USERRA.

Life Insurance

A member on military leave may keep basic, optional, and dependent life insurance coverage for the **duration of deployment** by paying the required premium. During this time, he/she will be billed for the monthly premiums. Should the member die while on active military duty, the life insurance benefit will be paid to the designated beneficiary(ies).

Dependent Coverage

When a member is on a leave of absence and on direct bill, the member must retain basic life coverage in order to keep child coverage and the member must retain optional life insurance coverage in order to keep spouse coverage. If the MOSERS life insurance coverage is canceled, it will be reinstated at the same level of coverage when the member returns to work for the state in a benefit-eligible position.

Long-Term Disability

A member on military leave may keep long-term disability (LTD) coverage for up to one year by paying the required premium. During this time, he/she will be billed for the monthly premium. If the MOSERS LTD coverage is canceled, it will be reinstated if the member returns to work for the state in a benefit-eligible position.

Military Leave Procedures

MOSERS will request copies of valid proof documents (DD214 or other pertinent documentation) from members returning from military leave. Once the proof document is received, MOSERS will determine if the service met USERRA guidelines. Complete a *Leave of Absence/Back to Work* form for members on military leave who will not receive a full payroll check. Be sure to include salary.

War

A member 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.

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

- The last day of the calendar month in which the required premiums are paid.
- The last day of the pay period coinciding with one year from the member's last day at work.

USERRA Guideline for Returning to State Employment After Military Leave

- **1-30 Days:** Member must report for work by the beginning of the first regularly scheduled work day that falls 8 hours after he/she returns home.
- **31-180 Days:** Member must submit an application for reemployment no later than 14 days after completion of military service.
- **180+ Days:** Member must submit an application for reemployment no later than 90 days after completion of military service.

If a member is called to or volunteers for active military duty, the Uniformed Services Employment and Reemployment Rights Act (USERRA) protects the member's employment and benefit rights, provided the member meets the eligibility requirements set forth by law.

Job Status Change for Active Members (flyer available online)

The table below provides information regarding your MOSERS benefits and how they would be affected in the event your job status with the state should change.

Types of Leave	Effects on MOSERS Benefits
Approved Leave of Absence	<ul style="list-style-type: none"> It is important that your employer notifies MOSERS of any approved leave of absence in order for you to receive service and salary credit that you are entitled to. Basic life, optional life, and long-term disability (LTD) coverage may be retained for up to one year by paying the premiums. If you are on a leave of absence and on direct bill, you must retain basic life coverage in order to keep child coverage and you must retain optional life insurance coverage in order to keep spouse coverage. 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.
Medical Leave for Member	<ul style="list-style-type: none"> Up to one year of credited 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	<ul style="list-style-type: none"> Up to one year of credited 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. Long-term disability (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>	<ul style="list-style-type: none"> Up to 12 weeks of credited 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.
Layoff	<ul style="list-style-type: none"> You do not earn credited service for retirement 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. If you have not returned to work by the end of the one-year layoff period, MOSERS will automatically terminate the leave of absence and any life or LTD coverage still in effect.
Military Leave	<ul style="list-style-type: none"> When you return to work and submit a valid DD214 indicating an honorable discharge, you can earn credited service for retirement 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)	<ul style="list-style-type: none"> You do not earn credited service 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.
Leaving State Employment	<ul style="list-style-type: none"> The accrual of service credit for retirement 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. Within 60 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. See MOSERS' <i>Life Insurance Handbook</i> for more information. Disability coverage stops the day you leave state employment.

Note: If eligible, you will have the option to pay your life insurance and LTD premiums through electronic bill pay. Premiums will be automatically deducted from your bank account.

Leave of Absence/Back to Work Form

This form may be completed and submitted online through the secure Employer Homepage under the Forms menu option.

Section A: Employee and Payroll Information	
SSN:	XXX-XX-8888
Name:	John X Doe
Date of Birth:	10/29/1945
Department:	09
Agy/Division:	300
Org/Section:	3100
Employee Classification:	Regular State (REG)
Previous Full Salary:	\$ <input type="text"/>
Paycheck Frequency	
<input type="radio"/> Semi-monthly <input type="radio"/> Full month	
Section B: Illness of Employee (partial or unpaid leave only)	
Reason for Leave of Absence: (Select one)	
<input type="radio"/> Illness <input type="radio"/> FMLA <input type="radio"/> Worker's Compensation	
Case No:	<input type="text"/>
Effective Date of Leave:	Month <input type="text"/> Day <input type="text"/> Year <input type="text"/>
Last payroll will be (check date):	Month <input type="text"/> Day <input type="text"/> Year <input type="text"/>
Unpaid Leave for Employee Illness	
Dates of Unpaid Leave	<input type="text"/>
Hours of Unpaid Leave	<input type="text"/>
Amount of Unpaid Leave	\$ <input type="text"/>
Payroll Cycle	<input type="text"/>
Dates of Unpaid Leave	<input type="text"/>
Hours of Unpaid Leave	<input type="text"/>
Amount of Unpaid Leave	\$ <input type="text"/>
Payroll Cycle	<input type="text"/>
Dates of Unpaid Leave	<input type="text"/>

This area may be used when a member is off a few times in a short period.

- A leave of absence due to a member's illness is creditable service for a period of up to one year. Additionally, in months where the member does not receive a full paycheck (or does not receive any pay) due to his/her illness, MOSERS will give credit for that pay period's salary as if the member had worked. Therefore, it's very important that MOSERS is notified when these situations occur.
- Please coordinate payroll and personnel information. Members on a leave of absence must pay the direct-bill rate to retain life insurance and long-term disability coverage. If a direct-bill premium is not paid, coverage is terminated at the end of the pay period for which premiums were paid. If a member terminated optional life coverage while on leave, coverage will be automatically reinstated at the same level of coverage when the member returns to work.
- Basic life and long-term disability coverage is reinstated automatically when the member returns to work.

Layoffs

What the Employer Should Know

A layoff occurs when an employer lays off an employee by reason of:

- A shortage of work or funds.
- The abolition of the position.
- Other material change in the duties or organization.
- Other related reasons which are outside the employee's control and which do not reflect poor job performance by the employee.

Reporting layoffs is different than reporting a typical termination. Agencies must report any employees who are laid off by submitting to MOSERS a *Leave of Absence/Back to Work* form (not a *Termination of Employment* form). Laid-off employees are eligible to continue their life insurance and long-term disability coverage for up to one year.

When MOSERS receives the leave of absence form, we will work directly with the employee to determine if life insurance and long-term disability coverage are to be continued. If the employee has not returned to work once the one-year layoff period ends, MOSERS will automatically terminate the service record and any life or LTD coverage still in effect.

Accurately reporting layoffs will assist MOSERS in providing benefits to which employees are entitled.

If you have any questions on reporting layoffs to MOSERS or about the provision of benefits to laid-off employees, please contact MOSERS at (800) 827-1063 or (573) 632-6100.

If you have questions about layoffs for state employees in general, and under the Merit System in particular, please contact the Pay, Leave and Reporting Section of the Division of Personnel at (573) 522-1258.

For your convenience, MOSERS provides a Merit System Service report for employers who have secure access. This report includes years, months and days of service.

What the Member Should Know

Laid off employees do not accrue creditable service for the time they are laid off. If a laid off employee returns to state employment within one year, his/her prior service will be immediately reinstated upon reemployment. If a laid off employee who is not vested returns to work after a break in service in excess of one year, the employee must be continuously employed for one year before his/her prior service is reinstated.



Autopay Authorization Form

This form may be completed and submitted online through the secure Member Homepage under the Forms menu option for members who are on direct bill.

Member must provide 9 digit bank routing number and checking or savings account number

- The standard method for payment for life insurance and long-term disability premiums, during an approved leave of absence or layoff, is auto deduction from an approved checking or savings account. The *Autopay Authorization* allows MOSERS to transfer the premium payment electronically from a designated account each month.
- An incomplete or altered *Autopay Authorization* form will not be accepted.
- The *Autopay Authorization* must be signed by the member, benefit applicant, authorized agent under Section 104.1093, RSMo, authorized agent under a power of attorney, or conservator. If an agent under a power of attorney completes and signs the form, a certified copy of the power of attorney must be attached (unless on file at MOSERS). If a court-appointed conservator or guardian completes and signs the form, a certified copy of the appointment must be attached (unless on file at MOSERS).
- The member must submit a new *Autopay Authorization* form to MOSERS if the member changes accounts or financial institutions.
- If the member is moving, changing his/her phone number, email address or name, he/she should **ALSO** submit a *Notification of Change (Personal Information)* form online.
- The member should keep his/her account open until the final payment from that account has been made. If he/she closes the account too soon, the financial institution will reject the payment, which could cause a lapse in coverage.