



UNIVERSITY OF NORTH ALABAMA

Staff Handbook

CONTINUATION OF BENEFITS UPON LEAVE OR SEPARATION

An employee is entitled to the continuation of certain benefits during absences due to vacation, sickness, on-the-job injuries, long-term disability, leave without pay or leave of absence, termination, and retirement.

Leave Without Pay, Leave of Absence, and Long-Term Disability: An employee's benefits will remain in effect as long as he/she remains active (defined as being on the payroll). When an employee exhausts his/her leave, is placed in a "leave-without-pay" (LWOP) or "leave-of-absence" (LOA) status, or is placed on long-term disability (LTD), his/her benefit entitlements change. When an employee moves into the LWOP, LOA (without pay for reason of illness), or LTD status, the following outlines how his/her various benefits are handled:

- Accrual of annual and/or sick leave ceases.
- The University continues to pay the employee's individual health/vision and dental benefit premiums for six months from the employee's last day worked or from the last day of paid leave. The employee may continue the family coverage by paying the family premium. After the employee has exhausted his/her six-month entitlement during which the University paid the individual premiums, he/she is no longer eligible for coverage under the University's group plan. However, he or she may continue coverage under the provisions of the Consolidated Omnibus Reconciliation Act (COBRA).
- Employees enrolled in any supplemental insurance coverage(s) must pay the monthly premium for any of the coverage(s) he/she wishes to continue during his/her absence. It should be noted that the University does not contribute the \$6.00 monthly premium credit during period of LWOP, LOA, or LTD.
- The University continues to pay the premiums for Basic life and LTD benefits for six months from the employee's last day worked or from the last day of paid leave.
- When/if an employee returns to full duty from LWOP, LOA, or LTD, his/her health/vision, dental, life, LTD, and any elected supplemental policies will be reinstated effective the date of his/her return provided all employee-paid premiums are current.

Termination: Upon termination, an employee may continue his/her individual health/vision and dental benefits and the coverage for his or her dependents under the provisions of COBRA by paying 102% of the current premium. Basic life and supplemental benefits may be continued by the employee on a direct-pay basis with each benefit provider.

Retirement: If retirement under the TRS occurs:

- Individual or family health/vision and dental insurance coverage under the University's group plan will be discontinued. An employee under the age of 65 who retires under the TRS is eligible for health insurance coverage under the Public Education Employees' Health Insurance Program (PEEHIP). TRS offers other optional benefits such as dental and vision to retirees during its open enrollment period. An employee over the age of 65 who retires under the TRS or reaches the age of 65 after retirement is eligible for health insurance coverage under Medicare and supplemental coverage under PEEHIP.
- University retirees are eligible to elect to continue the basic life coverage at the group rate.

- Selected supplemental benefits may be continued by the employee on a direct-pay basis with each benefit provider.
- Retirees may elect to continue existing dental and/or supplemental vision coverage under the COBRA provisions.
- Miscellaneous benefits available to University retirees:
 - Full use and check-out privileges at Collier Library.
 - Upon request, may continue to obtain current decals/tags from the University Police Department which will permit campus parking in spaces reserved for faculty and staff. Without current decals/tags, only the spaces reserved for visitors may be used.
 - Upon request, may use the Wellness Center in Flowers Hall. Inquires should be directed to the Administrative Assistant in the department of Health, Physical Education, and Recreation.

Continuation of Benefits During Leave of Absence Without Pay (not related to sickness): Once an employee exhausts his/her accrued leave, he or she may be placed in a leave-without-pay status for short periods of time or leave of absence for periods up to six months. The employee may be eligible to continue his/her health/vision, dental, basic life, LTD, and other supplemental benefits at his/her own expense.