What I Need to Know About My Insurance Coverage & Payment of Premiums While on Leave

State of Illinois Employees Group Insurance coverage administered by Central Management Services (CMS) provides for coverage while employees are on a leave of absence in two categories, **State Paid or Non-State Paid** depending on type of Leave.

**State-paid eligible:** The state will continue to pay the same portion of the premium as when the employee was active on payroll. An exception is made for part-time employees on Occupational Disability in which case the employee must be treated the same as a full-time employee for insurance purposes.

**State-paid ineligible:** The employee is required to pay 100% of the state and employee premiums.

<table>
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<tr>
<th>State Paid Leaves</th>
<th>Maximum Coverage Period</th>
<th>Non-State Paid Leaves</th>
<th>Maximum Coverage Period</th>
</tr>
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<tbody>
<tr>
<td>State Paid Premiums</td>
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<tr>
<td>FMLA</td>
<td>12 weeks</td>
<td>Personal Leave</td>
<td>24 months</td>
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<td>Educational Leave/Sabbatical</td>
<td>24 months (Lifetime)</td>
<td>Seasonal Layoff except during the months of June, July and Aug.</td>
<td>Part-time premiums required all year</td>
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<tr>
<td>Dock-Suspension &lt; 30 days</td>
<td>30 days</td>
<td>Dock Suspension &gt; 30 days</td>
<td>24 months</td>
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<tr>
<td>Disability/w SURS Benefit</td>
<td>None</td>
<td>Permanent Layoff – Life only</td>
<td>12 months</td>
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<tr>
<td>Disability/w No SURS Benefit</td>
<td>24 months</td>
<td>Family Military</td>
<td>30 days</td>
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<tr>
<td>Workers Compensation</td>
<td>None</td>
<td>Family Leave – non medical or FMLA leave expired</td>
<td>12 months</td>
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<td>University Annual Summer Break</td>
<td>3 months</td>
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<tr>
<td>Seasonal Layoff during the months of June, July and August</td>
<td>3 months</td>
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<tr>
<td>Military Leave</td>
<td>None</td>
<td></td>
<td></td>
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<tr>
<td>Family Leave – Military Caregiver</td>
<td>26 weeks</td>
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</table>

**State Paid Leave Insurance Options:**

1. Make No Changes
   a. Employees can retain their opt-out status after returning to work as long as insurance coverage continues.
3. Waive Heath/Dental/Vision (part-time employees) but ineligible to be a dependent on a spouse’s State of Illinois group insurance coverage.
   a. Employees can continue to waive coverage as long as they remain part-time.
4. Terminate Dependent(s) Coverage
   a. Dependents must be re-enrolled in health/dental, and, or life, using NESSIE prior to or within 60 days of employee returning to work. (See rules and policies below).
   b. Employees who fail to re-enroll dependents within time frame cannot add them until they have an eligible qualifying event or the next Benefit Choice period.
5. Reduce or terminate Employee or Dependent Optional Life Insurance
   a. Statement of Health approval required for reinstatement of coverage.
6. Health carrier changes are permitted only when employee is moving out of their HMO/OAP coverage area, e.g. out of state or country.
Non-State Paid Leave Insurance Options:

1. Make No Changes.
2. Employee may be eligible to become a dependent on a State of Illinois-Employed spouse’s insurance plan until the employee physically returns to work.
   a. Employees can retain their opt-out status after returning to work as long as insurance coverage continues.
4. Terminate all coverage without proof of other insurance.
   a. State insurance for monthly employees will be effective the 1st day of the month following the return to work date.
   b. State insurance for bi-weekly employees will be effective on either the 1st or the 16th day of the month following the return to work date.
   c. Employees, full or part time, who terminate coverage, must contact the Urbana campus UPB office prior to their return to work to re-enroll or go to NESSIE to make elections. Employees who fail to re-enroll will be defaulted into the Quality Care Plans with no dependent coverage.
5. Waive Heath/Dental/Vision (part-time employees).
6. Terminate Dependent Health/Dental/Vision, and, or Life coverage.
7. Reduce or Terminate Employee or Dependent Optional Life Insurance (Statement of Health approval required for reinstatement).

To Make a Leave Election:

1. To continue current coverage or change coverage, complete the Leave of Absence Worksheet and return to the address shown on the form.

CMS Leave Rules and Policies:

1. The effective date of a coverage change will be the date the Leave begins or the date of the request.
   a. Changes made on or before the first day of the Leave are effective on the first day of the Leave.
   b. Changes made within 60 days after the Leave begins are effective the date of the request.
2. Full and part-time employees who are paid 9/9 and do not have a benefits eligible job over the summer will be billed automatically by CMS for the normal employee portion of insurance coverage through August 31. Employees who are not returning in the fall and wish to discontinue their benefit coverage before August 31 should contact UPB in writing before June 1 requesting termination of insurance coverage. Employees who request to terminate coverage after June 1 will have their coverage terminated on the date of the request. Once an employee is billed, there is no option but for the employee to pay the bill. Employees who are going to be reappointed for the fall are not eligible to drop coverage over the summer and will have premiums payroll deducted starting in September.
3. Monthly billing statements are mailed out by CMS to employees’ mailing addresses on file.
   a. Failure to submit payment by the due date may result in a current termination of coverage and/or the filing of an involuntary withholding order to collect the unpaid premium.
4. Employees are required to update MAILING addresses using NESSIE.
5. Contact the Urbana Campus UPB Fiscal Control and Management office to report your return to work date by contacting Marion Feller at 217-244-1047, email mfeller@uillinois.edu or Margaret Caston at 217-265-6342, email caston@uillinois.edu
6. Employee must be actively at work to participate in the Dependent Care Assistance Plan.
7. Employees must be actively at work to participate in the Medical Care Assistance Program.
   a. A COBRA election can be made to continue this plan.
   b. Contributions may be pre-tax if the Urbana campus UPB office is notified before the last paycheck otherwise post-tax contributions would be sent directly to CMS.
   c. Employees may re-enroll in either plan when employee returns to work.

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