

## Employee Benefits

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### **Military Leave of Absence — Paid and Unpaid**

When an employee is called to or volunteers for military service during times of war or declared emergencies, the employee is entitled to a military leave of absence without pay for up to five years. The employee is also entitled to a military leave of absence with pay for up to 15 working days per calendar year for duty in the reserve military forces of the United States or National Guard. A Leave of Absence without Pay for up to five years can be granted after the 15 days.

#### **Medical, Dental, and Basic Life Insurance Coverage**

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The University will continue to contribute toward the cost of the employee's current medical, dental, and basic life insurance coverage during the 15 working days of paid leave. If the employee chooses to extend this leave through the use of earned vacation, the University will continue its contribution towards the cost of coverage during the additional days of paid leave. After the paid leave, the employee is entitled to continue medical and dental coverage during the unpaid leave for a maximum of 18 months at full cost (without the University's contribution) by making payments to the University. (The 18-month maximum is under the federal and state continuation provisions of COBRA.) Within 31 days of the end of the continuation period, the employee is allowed to enroll in an individual medical conversion plan provided by the carrier without providing evidence of good health.

#### **Dependent Medical and Dental Coverage**

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Medical and dental coverage for eligible dependents may be continued during the unpaid leave, even if the employee elects not to continue coverage. The coverage cost would be the dependent portion of the family rate, and it is available from Employee Benefits.

#### **Basic and Optional Life Insurance**

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All or a portion of the employee's life insurance (employee, spouse/same-sex domestic partner, and child) may be continued for up to 18 months while on unpaid leave of absence. (The 18-month maximum is under the federal and state continuation provisions of COBRA.) Basic life and additional employee life insurance death benefits would be payable in the event of death resulting from military service in times of war and declared emergencies. However, there is an exclusion for war, declared or undeclared or any related accident, in the accidental death and dismemberment portion of the basic life and additional employee life insurance.

#### **Accidental Death and Dismemberment Insurance (AD&D)**

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For this separate policy, employee and spouse/same-sex domestic partner accidental death and dismemberment (AD&D) insurance can be continued for up to 90 days while on leave. However, no claim would be paid for the employee that occurred while on active military duty or due to any related accident.

#### **Short-term and Long-term Disability Insurance**

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Any claims incurred while on active military duty for injuries and accidents due to war would not be eligible for payment under the short-term and long-term disability insurance. Coverage can be continued for up to 12 months, and non-war-related injuries or illnesses would be eligible for coverage during this period.

Claims incurred while on active military duty would not be eligible for payment under the Academic Disability Program. The University will cancel this coverage when off the payroll.

### **Coverage canceled while on Leave of Absence**

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If the employee wishes to cancel coverage at a later date, that action may be taken. Any benefit that is canceled while off the payroll cannot be reinstated until the employee returns to active employment.

### **Return to Active Employment**

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When the employee returns to active employment (if within five years), all basic and optional insurance coverage will be reinstated automatically without proof of good health for the employee and dependents. The University's contribution will commence the first day of the payroll period including the date of return to active employment. The employee should contact Employee Benefits immediately upon return to cancel any of the previous coverage.

### **Retirement Plans**

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Employees covered by Minnesota State Retirement System (MSRS) are entitled to make up the contributions missed during the military leave, with no penalty, if repaid in the lesser of five years or three times the length of military service. The University will make up its contributions only if the employee elects to make these contributions within these special limits. The employee should contact Employee Benefits and MSRS for instructions and calculations for this service credit.

Participants in the Faculty Retirement Plan (FRP) are entitled to make missed contributions into the plan over the lesser of five years or three times the length of military service. The University would be responsible for its portion if the employee elects to make these contributions within these special limits. The employee should contact Employee Benefits to determine the cost of this option.

Participants in the Optional Retirement Plan or 457 Deferred Compensation Plan are entitled to make up the contributions missed during the military leave over the lesser of five years or three times the length of military service. The employee has an expanded cap on contributions; the maximum annual limits do not apply during this time. The employee should contact Employee Benefits to set up this option.

### **Contact for Questions**

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It is important that employees who are called to active duty contact the Employee Benefits Service Center at 612-624-9090 or 1-800-756-2363, option 2, to review coverage, make elections, and receive detailed information regarding continuation procedures. Shortly after Employee Benefits is notified of the Leave of Absence, a letter will be sent to the employee with information regarding benefits while on leave.