

Benefits while on leave of absence less than six months:

	<u>Health Benefits</u> (Medical, Dental, Vision, Health Savings Account and Health Care and Limited Purpose FSA)	<u>Welfare Benefits</u> (Optional Basic Term Life, Optional Employee Life (GUL), Optional Spouse Life, Optional Dependent Life, Dependent Care FSA and AFLAC)	<u>Employer-Provided Benefits</u> Basic Term Life, Business Travel Accident coverage, LTD, Workers Compensation coverage)
Coverage during Paid Leave	You may drop any coverage for the duration of your leave. If so, expenses incurred during your leave are not reimbursable.	¹ *You cannot drop these coverage's during paid leave.	Basic Term Life and LTD continue during approved leave of absence. No coverage for Business Travel or Workers Compensation while not actively at work
Contributions during Paid Leave	Contributions will be taken from your paycheck on a pre-tax basis for any coverage you do not drop.	Required contributions will continue to be taken from your check.	NA
Coverage during Unpaid Leave or Partial Pay Leave (e.g. STD)	You may drop any coverage for the duration of your leave. If so, expenses incurred during your leave are not reimbursable.	You may drop any contributory coverage(¹ *). Employer-paid Basic Term Life and LTD coverage continue for the duration of the leave.	Basic Term Life and LTD continue during approved leave of absence. No coverage for Business Travel or Workers Compensation while not actively at work
Contributions Partial Pay Leave (e.g. STD)	Contributions will be taken from your partial pay.	Contributions will be taken from your partial pay.	NA
Contributions during Unpaid Leave	You must make required contributions by check, money order or direct debit (LTD participants only).	You must make required contributions by check, money order or direct debit (LTD participants only).	
End of Leave	You may reinstate any coverage you dropped.	You may reinstate any coverage you dropped (¹ *).	Coverage for Business Travel Accident and Workers Compensation commence upon return to work.

¹ * If coverage is canceled all Optional Life insurances will be subject to evidence of insurability and approval by the insurance provider to be reinstated.