



HUMAN RESOURCES DIVISION

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Important Insurance Information **Re: Leave of Absence**

You recently have been approved for an unpaid leave of absence or short term disability. **Please read this letter carefully as it explains important information regarding your benefits and your responsibilities, including premium payments while on a leave of absence.**

LLBO Family Medical Leave (FML)

If you were approved for a leave of absence under LLBO Family Medical Leave or Short Term Disability, the LLBO will pay your Health Insurance premiums for a maximum of twelve weeks within a rolling twelve month period. During your approved FML, you remain responsible for payments of any voluntary coverage(s). If you have not returned to work when your FML expires your benefits will end on the last day of the month and you will be eligible to continue coverage by paying the full cost of the insurance through COBRA.

Non-FML Leave of Absence

If you **do not** qualify for LLBO FML and are on an approved non-paid leave of absence, your benefits will terminate on the last day of the month in which your leave started and you will be eligible to continue coverage by paying the full cost of the insurance through COBRA. When you return from your leave of absence you will be eligible for benefits to begin the first of the month after your return date.

COBRA

You have the option to continue your health, dental and life coverage by paying the full cost of the insurance to our COBRA administrator Preferred One. Preferred One will send COBRA application and payment instructions once benefits have terminated.

The Hartford Basic Life

You may qualify for a waiver of premium if you are under the age of 60 and are totally and permanently disabled. Contact the Benefits for more information.

The Hartford Voluntary Life Insurance Coverage Continuation

While you are on an un-paid leave of absence, your voluntary life insurance through the Hartford will end on the last day of the month in which your leave started **unless** you pay your premium payments while you are on your leave of absence. The premium payments for the voluntary life are due the first day of the month, contact the Benefits Office for amount and instructions. If you have not returned to work when your FML or leave of absence expires your voluntary life will term on the last day of the month and you will be eligible to

continue coverage by paying the full cost of the insurance through COBRA, converting it to an individual whole life policy or request a “Waiver of Premium”.

Voluntary Life Conversion Process

If your Hartford Voluntary group coverage ends, you have the opportunity to convert your LLBO sponsored life insurance policy to an individual whole life policy. You may convert an amount up to your previous coverage level without medical underwriting.

Follow these steps to successfully convert your Hartford voluntary life insurance:

1. Obtain a Group Life Conversion Form from www.hartford-employee-guide.com or call the Hartford at 877.320.0484.
2. LLBO Benefits will complete the section “Information to be Completed by the Personnel Office”.
3. Complete remaining sections of the application form.
4. Attached check or money order for the premium payment.
5. Send completed form **31 days** of insurance ending to the address on the application.
6. Receive notification from the Hartford once your request has been processed.

Voluntary Life Waiver of Premium

You may qualify for a waiver of premium if you are under the age of 60 and are totally and permanently disabled. Contact the Benefits for more information.

UNUM Voluntary Benefits

While you are on an un-paid leave of absence, your UNUM voluntary benefits will end on the last day of the month in which your leave started **unless** you pay your premium payments while you are on your leave of absence. Contact the Benefits office for instructions to make your premium payments for the UNUM voluntary benefits.

Return From Leave / Insurance Reinstatement Procedures

It is your responsibility to notify the Benefits Office within 30 days of your return to work in order to reinstate your benefits. Failure to do so will mean you will have to wait until the next annual Open Enrollment period.