

# TIME OFF & LEAVE



## BENEFITS CONTINUATION DURING AN UNPAID LEAVE OF ABSENCE

For unpaid leaves of 30 days or less, an employee's portion of eligible<sup>1</sup> benefits premiums will go into arrears and will be deducted upon returning to paid status. For unpaid leaves of absence exceeding 30 days, employees are required to remit payment for benefits premiums to maintain benefits coverage.

**Note: If remaining in paid status through GW Payroll, all eligible benefits will remain active and benefits premiums will continue to be deducted from GW paychecks as normal.**

### CANCELLATION OF BENEFITS

Cancellations of benefits can be done within 30 calendar days after the start of a continuous unpaid leave<sup>2</sup> via the [benefits enrollment system](#).

### CONTINUATION OF BENEFITS

If continuing eligible benefits during unpaid leave, benefits premiums are paid through [Payer Express](#), GW's online payment system, on a post-tax basis.

- If applicable, GW Benefits will send instructions on how to log in to Payer Express and remit payment.
- Summary invoices due can be accessed via Payer Express each month. Detailed breakdown of benefits premiums can be viewed in the [benefits enrollment system](#).
- Failure to make payments will result in cancellation of voluntary benefits effective the end of the month following the last payment or deduction.

### BENEFITS ELIGIBLE FOR CONTINUATION, WITH PREMIUM PAYMENT:

- Medical/Prescription, Dental, Vision, Legal Resources and Hospital Indemnity/Critical Illness
- Life, AD&D, Short-Term and Long-Term Disability<sup>3</sup>
- Tuition Remission and Tuition Exchange<sup>4</sup>
- Healthcare Flexible Spending Account<sup>5</sup>

### BENEFITS INELIGIBLE FOR CONTINUATION

#### Dependent Day Care Flexible Spending Accounts

- During paid or unpaid leaves of absence exceeding 30 calendar days, dependent care FSA accounts cannot be continued or newly elected per IRS and plan rules.
- Claims can only be submitted for eligible services through the end of the leave of absence commencement month.

<sup>1</sup> See section entitled Benefits Ineligible for Continuation.

<sup>2</sup> 9 month employees cancelling benefits during the fall semester may owe premiums for the summer months. Please contact [timeoff@gwu.edu](mailto:timeoff@gwu.edu) for further details.

<sup>3</sup> For USERRA and personal leaves, see section entitled Special Benefits Continuation Rules.

<sup>4</sup> Employees on unpaid leave are required to contact GW Benefits to make payment arrangements for any taxable tuition remission benefits.

<sup>5</sup> If cancelled, claims can only be submitted for eligible services through the end of the leave of absence commencement month.

- Employees must enroll (or re-enroll) in the FSA dependent care benefit within 30 calendar days of returning to work or enrollment will not be permitted until the next open enrollment period or within 30 calendar days of a Qualified Life Event (QLE).

## RETIREMENT CONTRIBUTIONS

- Employee or university contributions to retirement savings programs<sup>6</sup> cannot continue during unpaid leave since those are only allowable through payroll deduction. However, the 403(b) contribution percentages in force at the start of your leave remain unchanged during leave. Upon your return, please review your contribution percentage and make any necessary changes at that time.
- For information on withdrawals, employees should contact their retirement plan administrator.
  - TIAA: (800) 842-2776 or [www.tiaa.org/gwu](http://www.tiaa.org/gwu)
  - Fidelity Investments: (800) 343-0860 or [www.netbenefits.com/GW](http://www.netbenefits.com/GW)

## HEALTH SAVINGS ACCOUNT (HSA) CONTRIBUTIONS

- Employees who wish to make contributions to an HSA will need to submit those contributions directly to Bank of America either by direct deposit with a linked bank account or by completing a contribution form and returning the form with a personal check.
- HSAs are employee-owned accounts therefore employees are responsible for ensuring contributions do not exceed the IRS limits including all HSA contributions through payroll deduction as well as any post tax contributions anyone has made to the account combined.
- Employees should review their HSA account to ensure that the maximum annual contribution has not been exceeded. If exceeded, employees will need to submit a request to Bank of America to have those excess contributions returned. More information can be found at <https://healthaccounts.bankofamerica.com/gwu> or by calling (800) 838-1868.
- Continued enrollment in a High Deductible Health Plan is required in order to make contributions to an HSA.
- Please contact Benefits if you have questions about any missed HSA deductions during unpaid leave.

## SPECIAL BENEFITS CONTINUATION RULES

For both USERRA and personal leaves, the following rules apply:

- Life, AD&D, Short-Term and Long-Term Disability benefits can continue to up to 12 months.
- For leaves exceeding 12 months, portability or conversion may be available for life insurance. Instructions will be provided at time of benefits cancellation.
- Applications for ported or converted coverage must be received by Lincoln Financial within 60 calendar days from the date coverage ends.
- Portability or conversion is not available for AD&D or disability insurance.

For USERRA leaves, the following rules also apply:

- Retirement Contributions: Employees returning from USERRA leave are entitled to make up any missed deferrals to their GW 403(b) account during the military leave, as well as receive applicable base and matching 401(a) contributions from GW. Further details can be found on the [GW Benefits website](#).
- Healthcare Flexible Spending Accounts can be continued for up to 24 months.
- Health Savings Account (HSA) - HSA contributions cannot be made while enrolled in TRICARE, however remaining funds can still be used. Contributions can resume once re-enrolled in a qualified High Deductible Health Plan.

---

<sup>6</sup> For USERRA leaves, see section entitled Special Benefits Continuation Rules.

## OTHER PAYROLL DEDUCTIONS

Employees enrolled in other payroll deductions such as parking, gym membership, union dues, uniform fees, etc. will need to contact the respective department directly that administers those deductions to determine billing information.

## INCREASES TO LIFE AND DISABILITY INSURANCE BENEFITS DURING MEDICAL LEAVE

Employees out on leave for their own health condition will continue to be eligible for the level of group life, AD&D and disability insurance held at the time the leave began.

- Any increase in insurance coverage caused by a salary increase will become effective the first day of the calendar month coinciding with or next following the employee's return to work.
- Any increases in coverage following qualified life event elections to life, AD&D and disability benefits will not become effective until applicable Evidence of Insurability (EOI) forms are completed and approved and the employee has returned to active employment. Employees should not wait until their return to work to complete the EOI process as the EOI submission deadline may have passed.
- Annual Open Enrollment occurs each fall with an effective date of January 1. Any increases made to life, AD&D and disability benefits during medical leave will not become effective until applicable Evidence of Insurability (EOI) forms are completed and approved and the employee has returned to active employment.

## BENEFITS RE-ENROLLMENT

Employees can re-enroll in eligible benefits or make a change (consistent with a qualifying life event) to voluntary benefits upon returning to work.

- Elections must be processed within 30 calendar days of returning in the benefits enrollment system.
- Elections must be consistent with qualifying life event rules. (i.e., cannot newly enroll in medical coverage if none was in force prior to the leave)
- If re-enrolling in optional life or disability, evidence of insurability (EOI) may be required.
- If no election is made, the next opportunity to enroll will be during open enrollment or within 30 calendar days of a [Qualified Life Event \(QLE\)](#).
- For FMLA and USERRA leaves, benefit changes will be effective on the return date. For personal leaves, benefits changes will be effective the first of the month coinciding with or next following the return date.
- Please contact Benefits if you have questions about any missed HSA or FSA deductions during unpaid leave.
- Remember, you can enroll or amend your 403(b) elections at any time. Enrollment is available online through the [Fidelity NetBenefits](#) portal for both Fidelity and TIAA retirement savings accounts.