

## Approved Leave of Absence – Greater than Six Months

Plan	Benefits
<ul style="list-style-type: none"> <li>• Dental</li> <li>• Medical</li> <li>• Vision</li> </ul>	<p>Active Coverage ends unless you are on an LTD, Military or Workers Compensation Leave of Absence.</p> <p>Coverage can be continued for up to 18 months at full cost other than exceptions noted below:</p> <p><b>LTD:</b> Active coverage with employer subsidy continues (after –tax basis) for first two years of LTD leave. After two years, you can continue at full cost of group rate until the earlier of normal retirement age, you no longer eligible for LTD or you retire.</p> <p><b>Military Leave:</b> You can elect to continue active coverage for up to 24 months at active rates (after tax basis).</p> <p><b>Workers Compensation:</b> You can elect to continue for up to 18 months, (29 months if disabled under Social Security). If apply and approved for LTD, rules above apply.</p>
<ul style="list-style-type: none"> <li>• Tax Advantage Accts               <ul style="list-style-type: none"> <li>○ Dependent Care</li> <li>○ Healthcare</li> <li>○ Limited Purpose</li> <li>○ HSA</li> </ul> </li> </ul>	<p>Active coverage ends. Contributions allowed through end of first calendar year for FSA accounts. You may continue to make contributions to your HSA as long as you are enrolled in High Deductible Health Plan.</p>
<ul style="list-style-type: none"> <li>• Basic Term Life</li> <li>• Optional Basic Life</li> <li>• Dependent Life</li> </ul>	<p>Coverage may be continued directly through Minnesota Life.</p> <p><b>LTD:</b> Coverage continued through Waiver of Premium if meet definition of disabled.</p>
<ul style="list-style-type: none"> <li>• Group Universal Life</li> </ul>	<p>Coverage can be continued through Minnesota Life.</p>
<ul style="list-style-type: none"> <li>• Voluntary AD&amp;D</li> </ul>	<p>No coverage.</p>
<ul style="list-style-type: none"> <li>• Business Travel Accident</li> </ul>	<p>No coverage when not actively at work</p>
<ul style="list-style-type: none"> <li>• Long-term Disability</li> </ul>	<p>Coverage can be converted through Hartford</p>