

Faculty Leave Without Pay (LWOP)
Benefit Implications

Fulltime faculty paid over 12 months will be removed from the payroll for **6 months** for each semester of LWOP.

Fall Semester Leaves:	September 1 to March 2
Spring Semester Leaves:	March 2 to August 31

Since the start and end dates of academic leaves do not coincide with pay period dates, your last check and your first check upon return will be partial checks.

Health Insurance

If you are on sabbatical at full or half pay, there is no impact on your insurance coverage.

If you are off the payroll and enrolled in health insurance, you have 3 options:

1. **Continue your coverage by paying full cost (employee + employer share: see rates below).**
 - The deduction from your last paycheck will cover the next two weeks of coverage.
 - You will owe full share premiums beginning the 15th day after your last check.
 - You will automatically be billed by the NYS Civil Service Dept, Employee Benefits Div, while on leave; *please notify the Benefits Office (518/437-4729) of any address changes.*
 - When you return to the payroll, your employee share deductions should automatically begin with your second paycheck.
 - Your health insurance coverage will start the first day of the second pay period.
 - If you do not pay your premiums, your coverage may be cancelled retroactively but will automatically resume at the start of the 2nd pay period following your return to payroll. If return to the payroll before coverage is cancelled, full-share premiums will be deducted in installments from your checks.

2. **Suspend your coverage while on leave*.**
 - The deduction from your last paycheck will cover the next two weeks of coverage.
 - Your coverage will be suspended beginning the 15th day after your last check.
 - When you return to the payroll, your coverage will be reinstated at the start of the 2nd pay period after you return to the payroll.
 - Check with the Health Benefits Administrator for exact dates.

3. **Voluntarily cancel your coverage*.**
 - You must request re-enrollment to resume coverage when you return to the payroll (it will not start automatically if you cancel voluntarily).
 - You will have up to a 10-week wait from the date of request for coverage to begin, unless you have a qualifying event to waive this waiting period (such as loss of other coverage).

For important information about the implications of suspending or canceling coverage, please visit <http://www.cs.state.ny.us/ebd/ebdonlinecenter/pof/htmlforms/ps431.cfm>.

***To suspend or cancel coverage, please call the Benefits Office at 518/437-4729 and complete a PS404 form (available at <http://hr.albany.edu/content/ps404.pdf>) as soon as possible before or during the period of LWOP.** Note: If you are in LWOP status for 28

days or less, a mandatory payment of one or two premium deductions will be taken from your paycheck(s) unless you suspend or cancel coverage before you go off the payroll.

Examples:

Spring 2009 LWOP

Dates of LWOP:	03/02/09 through 08/31/09
Last check:	03/18/09 (partial)
Last day of regular health coverage:	04/01/09
First day of full-share, cancelled or suspended coverage:	04/02/09
First check returning to payroll:	09/16/09 (partial)
First insurance deduction (if not voluntarily cancelled):	09/30/09
Regular health insurance coverage returns:	10/01/09

Fall 2009 LWOP

Dates of LWOP:	09/01/09 through 03/02/10
Last check:	09/16/09 (partial)
Last day of regular health coverage:	09/30/09
First day of full-share, cancelled or suspended coverage:	10/01/09
First check returning to payroll:	03/17/10 (partial)
First insurance deduction (if not voluntarily cancelled):	03/31/10
Regular health insurance coverage returns:	04/01/10

Academic Year 2009-10 LWOP

Dates:	09/01/09 through 08/31/10
Last check:	09/16/09 (partial)
Last day of regular health coverage:	09/30/09
First day of full-share, cancelled or suspended coverage:	10/01/09
First check returning to payroll:	09/15/10 (partial)
First insurance deduction (if not voluntarily cancelled):	09/29/10
Regular health insurance coverage returns:	09/30/10

If you suspend or cancel health insurance coverage and wish to reinstate it while still on LWOP *before* you return to the payroll, please notify the Benefits Administrator as soon as possible. There may be a waiting period before coverage resumes.

Dental & Vision Coverage

The UUP Benefit Trust Fund provides these benefits. You must contact the Fund directly to arrange continuation of benefits while on approved leave, 1/800/887-3863.

Personal Insurances through payroll deduction

If you have deductions for personal insurances (life, car, home owners, disability, etc), you must contact NYSUT to set up direct pay at 1/800/342-9810.

Retirement

You will have no contributions or service credit accrue while in leave without pay status. Voluntary tax deferred savings programs will automatically restart upon return to the payroll.

Bi-weekly Full-Share Leave Without Pay Rates for 2009

Code	Plan	M/C, PEF UUP	M/C, PEF UUP
		Individual	Family
001	The Empire Plan	221.64	521.24
063	CDPHP	189.08	485.60
280	Empire Blue Cross Blue Shield HMO	256.32	669.13
220	GHI HMO	228.76	601.72
060	MVP Health Care	176.77	457.51

HBA Templates/Leaves Without Pay 1, Faculty
December 17, 2008