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# BENEFITS INFORMATION SHEET FOR EMPLOYEES IN THE UNIFORMED SERVICES

# COMMENCEMENT OF MILITARY LEAVE

### **Insurance Benefits**

1. Insurance benefits will normally terminate at the end of the month in which an employee begins unpaid military leave.

If the military insurance begins prior to the County benefits termination date, and an earlier benefits termination date is desired, contact the Benefits office to apply for a "Change of Status" in your benefits.

- 2. If an employee wishes to continue medical, dental, and vision insurance while on military leave, Human Resources must be contacted prior to the leave to make arrangements for payments of the appropriate premiums. The maximum period of coverage shall be the lesser of --
  - A. the 24-month period beginning on the date on which the person's absence begins; or
  - B. the day after the date on which the person fails to apply for or return to a position of employment, as determined under section 4312(e) of USERRA.
- 3. Short-term disability insurance and long-term disability insurance will cease the date an employee enters military service for any country or government.
- 4. The County-provided basic life insurance benefit and supplemental life insurance may be continued for 12 weeks after the date an employee stops active work due to a military leave absence. However, the accidental death & dismemberment benefits provided under the basic life insurance plan are <u>not</u> <u>payable</u> if a loss results from any armed conflict, whether declared as war or not, involving any country or government.
- 5. Voluntary accidental death & dismemberment plan benefits may be continued for 12 weeks after the date an employee stops active work due to a military leave absence. However, benefits are not provided if a loss results from any armed conflict, whether declared as war or not, involving any country or government.

All insurance plans are subject to provisions of their policies, which contain all terms, covenants, and conditions of coverage.

## Vacation/Sick Leave Use and Accrual

Service members are able (but are not required) to use accrued vacation leave, floating holidays, and comp time while performing military service. Vacation and sick leave will continue to accrue during the employee's County-paid military leave.

#### **Flexible Spending Accounts**

Contributions to the medical and dependent daycare FSA's will cease at the beginning of the unpaid leave. Claims may continue to be submitted against any funds in the accounts until the end of the plan year.

#### Larimer County Retirement Plan

Upon the start of unpaid military leave, contributions to the Retirement Plan will cease. See the following section for reinstatement of contributions upon return.

### **RETURN FROM MILITARY LEAVE**

#### **Insurance Benefits**

Employees returning from military leave will have insurance benefits reinstated the day that the employee returns to work. Contact Human Resources immediately upon your return to work to start the reinstate process and to determine if any employee premiums need to be prepaid before coverage can be reinstated.

#### Larimer County Retirement Plan

Employees returning to work after military leave are entitled to have the County make up the contributions to the retirement plan to which they would have otherwise been entitled but for the absence due to military service. However, the County's contribution will be made to the extent that the required employee matching contributions are made. (When the employee makes up the missed contributions, the County will match them at the same time.)

This is to start at the time of re-employment. Since the Plan requires pre-tax contributions, the repayment must occur through payroll deductions. The time period allowed for the repayment cannot exceed three (3) times the length of the military service, not to exceed 5 years. The contribution amount will be based on the salary that would have been earned if the employee had actually been employed during the period of military leave. An employee who would have become eligible to participate in the Plan during the period of military leave will be entitled to be placed in the Plan retroactive to the date of eligibility, as long as the above conditions of repayment are met.

Any employee who participated in the Sheriff's Department Enhanced Deferred Compensation Program prior to military leave is also eligible to make up the matching contributions. However, it is subject to the same repayment provisions that govern the Retirement Plan.

# **QUESTIONS?**

If you have any questions about the above information, contact Human Resources at 498-5970.