Benefits Continuation while on Approved Leave of Absence
Office of Human Resources

When you are on an approved leave of absence, you may be eligible to continue some or all of your university benefits. This document provides a brief summary of continued benefit coverage during an approved leave of absence. Your benefits remain subject to the terms of applicable benefits plans and policies.

Benefits Continuation while on a Paid Leave of Absence

While on an approved paid leave of absence, you will continue to be eligible to receive university benefits. All benefit deductions will continue to be deducted normally from your pay for the benefits, in which you are enrolled at the time of the leave, including:

- Retirement
- Medical, dental and/or vision coverage
- Health Care Flexible Spending Account (Health Care FSA)
- Employee Life Insurance
- Spouse & Child Life Insurance
- Accidental Death & Dismemberment Insurance (ADD)
- Short-Term Disability

In addition, all other payroll deductions in effect at the time of the leave will continue to be deducted normally from your pay.

If your university pay is not sufficient to pay the employee contribution rates for all elected benefits, unpaid amounts will accumulate and be deducted from your future pay. Any amounts still due at time of termination will be withheld from your final paycheck.

Your Next Steps

- Review the university’s leave policies and take the appropriate steps outlined based on your type of leave: http://www.maine.edu/about-the-system/system-office/human-resources/family-leave-policies/
- If you are on a medical leave of absence and need assistance applying for Short-Term or Long-Term Disability benefits, log in to MyLincolnPortal.com. (First-time users will need to register using your company code: UMS-EE.).
- Continue communications with your human resources partner or supervisor as it relates to your return-to-work or requesting additional leave.
Benefits Continuation while on an Unpaid Leave of Absence

Elected Benefits
While on an approved unpaid leave of absence, you will need to pay applicable premiums to continue to receive the same elected university benefits as when you were actively working. If your leave is expected to last longer than one full calendar month, you will receive an invoice for the monthly amount of your benefits. For partial months not invoiced in which pay is not sufficient to deduct the employee contribution rates, unpaid amounts will accumulate and be deducted from any future pay. Any amounts still due at time of termination will be withheld from your final paycheck.

Making Payments

- Once you begin your unpaid leave, you will begin receiving monthly invoices for all elected benefits until you return to active employment. If a billing statement is not received, please contact the Employee Benefits Center at benefits@maine.edu, 1-866-269-9635 or 207-973-3373.
- Payment of the applicable employee contributions is due on the first day of each month. If contributions are not received by the 20th of the following month, then elected benefits will be terminated for lack of payment. Termination of benefits will be effective retroactively to the end of the period in which payment was made.
- All employee contributions must be paid by money order or personal check made payable to The University of Maine System and include your name and your MaineStreet employee ID number written in the “memo” section.
- Payments must be sent to the Office of Human Resources, Employee Benefits Center, 65 Texas Avenue, Bangor, ME 04401.

If you participate in a Health Care Flexible Spending Account (FSA), your Health Care FSA will remain available during your leave for the remainder of the plan year and the missed contributions will be collected via payroll deductions upon your return from leave. This will increase your per pay period contribution upon your return from leave.

NOTE: You may not change your level of coverage or benefit elections due solely to a leave of absence. You may, however, choose to terminate your coverage during the leave. If you choose not to continue coverage while on leave, medical evidence of insurability (EOI) will be required to resume Supplemental Employee and Spouse Group Term Life Insurances.

Employer-Paid Benefits
While on an approved unpaid leave of absence, the total cost of employer-paid benefits, such as Basic Employee Life Insurance, Basic Employee Accidental Death & Dismemberment Insurance and Long-Term Disability, will continue to be paid by the university.

Retirement Programs
While on an approved unpaid leave of absence, no retirement contributions will be made by you or the university except for Educational Leaves.

Your Next Steps

- Review the university’s leave policies and take the appropriate steps outlined based on your type of leave: http://www.maine.edu/about-the-system/system-office/human-resources/family-leave-policies/
- If you are on a medical leave of absence and need assistance applying for disability benefits, log in to MyLincolnPortal.com. (First-time users will need to register using your company code: UMS-EE.).
- Continue communications with your department human resources contact or supervisor as it relates to your return-to-work or requesting additional leave.
- You will begin receiving monthly invoices for the appropriate contribution rates (i.e., premium payments) for all elected benefits. Failure to pay will result in termination of those benefits.
- Complete a **Benefit Continuation during Unpaid Leave form** included with your first monthly invoice to ensure continuation of desired benefits and return the form to the Employee Benefits Center with your first payment.
- Review your last pay to be aware of additional payroll deductions for which you may be responsible during your leave. Contact the appropriate office with questions and payment procedures, where applicable.

**Resources:**
- Employee Assistance Program: 1-877-622-4327
- UMS Employee Benefits Center: phone- 1-207-973-3373 email- benefits@maine.edu