



Kean University | Office of Human Resources

Benefits Impact During Unpaid Leave



This document will help you understand how your benefits are impacted during an unpaid leave of absence.

During an Unpaid Leave of absence, you may have exhausted your Paid Time Off (PTO) or elected not to use them.

When you are on Unpaid Leave at Kean University, you may be eligible for

- Temporary Disability Insurance (Cash Benefits for Health Conditions or Pregnancy/Recovery) and/or
- Family Leave Insurance (Cash Benefits to bond with a newborn, newly adopted, newly placed foster child, or to provide care for a seriously ill or injured loved one.)

Your Benefits

During an Unpaid Leave of absence, you will not have pay from the University and therefore will not have payroll deductions for your benefits. However, while you are on unpaid leave of absence covered by FMLA and/or NJFLA, your health care benefits (including medical, dental and prescription drugs), and your voluntary benefits (including vision, legal, voluntary life and/or AD&D) will continue to be provided for a maximum of three months as long as you continue to pay your usual monthly premiums. (In the case that the leave is for maternity and subsequent bonding, benefits will continue throughout the unpaid period covered by FMLA and/or NJFLA, as you continue to pay your usual monthly premiums.)

When making payments, please make your check/money order payable to – “Kean University”

You must have separate check/money order for each payment/benefit.

The check/money order can be mailed or dropped off at the Office of Human Resources located on the 2nd Floor of the Administration Building.

When mailing, please send to Kean University, Office of Human Resources, Attn: Lorice Thompson-Greer, 1000 Morris Avenue, Union, NJ 07083.

Please note that in order to continue your health care coverage after the three initial three months have elapsed, you may do so through **COBRA** (and pay the full health care premium).

Billing Invoice Attached

For your convenience, billing information is attached. If you have any questions regarding your leave or benefits, please contact Lorice Thompson-Greer at lgreer@kean.edu or 908-737-3309



Kean University Office of Human Resources

Unpaid Leave of Absence: Impact on Your Benefits

Benefit

Impact on Your Benefits

HEALTH, RX, AND DENTAL

- Health, Prescription, and Dental Insurance will all be billed via HR during Leave of Absence under FMLA.
- This is due on a monthly basis via Check or Money order addressed to Kean University
- While you are on a leave without pay, your health care benefits (including medical, dental and prescription drugs) will continue to be provided for a maximum of three months as long as you continue to pay your usual monthly premiums; and up to 6 months for maternity/bonding only.
- In order to continue your health care coverage after the three initial months have elapsed, you must pay the full health care premium.
- Failure to make timely payments may result in the automatic termination of your health coverage.
- You also have the option of continuing your health, prescription and dental coverage through COBRA. ([Medical Rate Sheet](#) | [Dental Rate Sheet](#))

VISION - METLIFE

- MetLife Vision Insurance will be billed via HR during Leave of Absence under FMLA, billed in advanced for a 3-month period
- This is due on a monthly basis via Check or Money order addressed to Kean University
- Option to Prepay with payroll deductions if your LOA is planned
- LOA due to Personal illness: You are able to prepay up to 9 months prior to LOA without pay**; thereafter COBRA

LEGAL - METLIFE

- MetLife Legal Insurance MetLife Vision Insurance will be billed via HR during Leave of Absence under FMLA, billed in advanced for a 3-month period,
- This is due on a monthly basis via Check or Money order addressed to Kean University
- Option to Prepay with payroll deductions if your LOA is planned

LIFE INSURANCE - LINCOLN FINANCIAL

- Employees have an option to terminate coverage
- Option to prepay with payroll deductions via HR for max of 3 months.
- After the 3 months, the employee may port or convert the coverage. HR informs Lincoln Financial that employee is out on LOA without pay and employee may later resume coverage upon return to work.
- If 6 months elapse, the employee would need to reapply for EOI (Evidence of Insurability) approval.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE - LINCOLN FINANCIAL

- Employees have an option to terminate coverage
- Option to prepay with payroll deductions via HR for max of 3 months.
- After the 3 months, the employee may port or convert the coverage. HR informs Lincoln Financial that employee is out on LOA without pay and employee may later resume coverage upon return to work.
- If 6 months elapse, the employee would need to reapply for EOI (Evidence of Insurability) approval.

AFLAC INSURANCE

- Employee must contact Samantha Newman payments will go directly to AFLAC
 - Email: Samantha_newman@us.aflac.com
 - Phone: (917) 734-2487

FSA (FLEXIBLE SPENDING ACCOUNT)

- If you go on unpaid leave, your eligibility for either or both FSAs may change. For further details, please see the [FSA Guide](#).
- [Horizon Tax\\$ave Change In Status Form](#)

PERS LIFE CONTRIBUTORY

- Employee will pay through the New Jersey Division of Pensions and Benefits (NJDPB) on a monthly basis
- Members must fill out the following document and submit to the NJDPB [Personal Insurance Contribution Remittance Card](#)



Kean University Office of Human Resources

Unpaid Leave of Absence: Impact on Your Benefits

Employee Name: _____

Date: _____

What You Owe

INVOICE

HEALTH, RX, AND DENTAL

- 1) The cost for the continuation of your health care coverage for the month of _____ is \$ _____
- 2) The cost for the continuation of your health care coverage for the month of _____ is \$ _____
- 3) The cost for the continuation of your health care coverage for the month of _____ is \$ _____

VISION - MET LIFE

- 1) The cost for the monthly continuation of your vision coverage is \$ _____
Totaling \$ _____ for _____ months _____
- Please pay the total amount when you send the payment via check

LEGAL - MET LIFE

- 1) The cost for the monthly continuation of your legal coverage is \$ _____
Totaling \$ _____ for _____ months _____
- Please pay the total amount when you send the payment via check

LIFE INSURANCE -
LINCOLN FINANCIAL

- 1) Pre-Paid: Prior to the start of leave via Payroll deduction
- 2) The cost for the monthly continuation of your Life Insurance coverage is \$ _____
Totaling \$ _____ for _____ months _____
Please pay the total amount when you send the payment via check

ACCIDENTAL DEATH &
DISMEMBERMENT INSURANCE
- LINCOLN FINANCIAL

- 1) Pre-Paid: Prior to the start of leave via Payroll deduction
- 2) The cost for the monthly continuation of your AD&D Insurance coverage is \$ _____
Totaling \$ _____ for _____ months _____
Please pay the total amount when you send the payment via check

AFLAC INSURANCE

Must contact AFLAC

FSA (FLEXIBLE SPENDING
ACCOUNT)

There is no monthly payment while on unpaid leave.
Payment amount will be adjusted upon return

PERS LIFE CONTRIBUTORY

MAIL PAYMENT TO
STATE (NJDPB) \$ _____ monthly

Important Notes

- Please make out any checks or money orders to Kean University. You must have separate checks for each payment/ benefit.
- Questions in regards to Leave of Absence? Email - lgreer@kean.edu