

Unpaid Leave of Absence and the Impact on Benefit Premiums

Type of Unpaid Leave

Family/Medical Leave (FML) Allows eligible employees to take job-protected, unpaid leave, or to substitute paid leave if earned or accrued, up to 12 weeks over a 12-month period.

Leave of Absence without Pay (LOA) – Authorized and Unauthorized

The maximum time billed for LOA is six pay periods. If the leave extends beyond six pay periods, you will be offered continuation of insurance coverage under COBRA.

Military Leave Military Leave up to 15 days per calendar year without loss of pay is available under IC 10-16-7 for members of the National Guard or reserve components of the armed forces of the United States who report for duty pursuant to official orders.

Uniformed Services Leave An unpaid leave available to employees who are deployed under orders of a military or other authority for service covered by the Uniformed Services Employment and Re-employment Act (USERRA). Employees have the option to continue insurance while out or to terminate benefits during the leave and have them reinstated upon return to work.

Worker Compensation (WC) If you sustain a work-related injury and are eligible for wage replacement benefits through WC, wage replacement will be paid by JWF Specialty, the State's third-party administrator. No benefit premiums are deducted from your wage replacement check.

The Leaves and Absences policy can be found on www.in.gov/spd/files/leaves-and-absences-policy.pdf.

Insurance Premiums for Periods of Unpaid Leave

When an unpaid absence lasts a full pay period, no paycheck is issued; therefore, no premium is paid. When you return from a leave of absence, your portion of any missed premiums will be deducted from your paycheck(s). The amount deducted from each paycheck will depend upon the number and amount of premiums required to cover the full unpaid absence. If you are an employee of a direct bill agency, contact your payroll department for specific information.

If you do not return to pay status or if any missed premiums are not recovered prior to the end of the calendar year through payroll deductions, you will be billed at home for your portion of the missed premiums.

Premium Billing

If you are billed at home, it is important that payments be made timely to:

State Personnel Department
Attn: Benefits Division
402 W. Washington St., Room W161
Indianapolis, IN 46204

The invoice will be sent to the last known home address in PeopleSoft. You will be given thirty (30) days to provide payment from the date of the letter. If no payment is received a second and final notice will be mailed.

Non-payment of the premiums will result in your debt being sent to the Attorney General for collections.

Questions should be directed to the Benefits Hotline at 1-877-248-0007 or 317-232-1167 (within Indianapolis) or via email at spdbenefits@spd.in.gov.

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