

Your insurance benefits when your hours are reduced

PEBA does not dictate your employment status, only the coverage that is available through PEBA's insurance benefit programs. Your employer has determined the following:

- Your reduction in hours does not affect your eligibility for benefits. Your insurance coverage will continue automatically and you will be responsible for paying the employee's portion of your premium to your employer.
 - Payments are due on the first of each month for that month's coverage. For example, premiums for March are due on March 1.
 - If your payment is not received by the first of the month, your coverage will be canceled due to non-payment. If your coverage is canceled, you have a 30-day grace period from the date payment is due in which you can make payment and have your coverage reinstated. If your payment is not received by the end of the grace period, your coverage will remain canceled and you will not be eligible for COBRA continuation coverage. You will not be eligible to re-enroll in benefits with your employer until the next open enrollment period, if you are eligible, or within 31 days of a special eligibility situation. Please note: Returning to work is not a special eligibility situation that allows you to re-enroll in benefits.
 - Life Insurance benefits and Supplemental Long Term Disability benefits may not be available to you for the duration of your leave of absence. Life insurance benefits may only be continued for up to 12 months from your last day worked. Supplemental Long Term Disability benefits will end 30 days from your last day worked. Supplemental Long Term Disability benefits can be reinstated without medical evidence of good health if you return to work within 90 days.
 - If you are on unpaid leave and can no longer afford your premiums, you may drop your health coverage with PEBA only if you intend to enroll in another health plan through the Health Insurance Marketplace or if you experience a special eligibility situation as defined in the *Insurance Benefits Guide*.
- Your reduction in hours makes you ineligible for insurance benefits.
 - You may continue your health, dental and vision coverage for up to 18 months through COBRA continuation coverage. Your employer will provide you with the forms to sign up for coverage.
 - If you are enrolled in life insurance benefits, you may convert your life insurance benefits to a whole life policy directly with MetLife. Your employer will provide you with the necessary forms and information to convert your coverage.

Rights for employees called to active military duty

The general unpaid leave rules are modified to allow an employer to fulfill the requirements of the Uniformed Services Employment and Reemployment Rights Act (USERRA) when an employee takes military leave.

- You may reinstate your life insurance without evidence of insurability regardless of when you return to employment if you are honorably discharged.
- Supplemental Long Term Disability coverage may be reinstated without evidence of insurability.
- COBRA continuation coverage is available to you for 36 months instead of 18.