

# What Happens to Your Benefits While on Leave

If you receive your health and welfare benefits from a union trust fund, please contact the trust or union representative for information regarding your benefits.



Health and welfare benefits will be maintained during any period of approved FMLA or qualifying state leave, provided you continue to pay your share of health and welfare plan premiums. Benefits may also be maintained during certain periods of other approved LOAs.

Benefits that can be continued during a leave while you continue to receive a paycheck include:

- Medical
- Dental
- Vision
- Health Savings Account (HSA)
- Flexible Spending Accounts (FSA)
- Optional Life Insurance
- Optional AD&D Insurance
- Long-Term Disability Insurance
- Aflac Voluntary Benefits (Critical Illness, Accident and Hospital Indemnity Insurance)

If you are getting paid from paid time off, vacation, flexible time off, personal/floating holidays or sick pay, your regular paycheck deductions for benefits will continue. Also, if your Short-Term Disability (STD) claim is approved by The Hartford, the STD payments will be included on your regular paycheck and deductions for benefits will continue.

## Monthly After-tax Direct Billing Through HealthEquity

During any unpaid portion of your leave, or if STD, paid time off, vacation, flexible time off, personal/floating holidays or sick pay are not adequate to deduct your share of the benefit premiums, you will be enrolled in monthly direct billing through HealthEquity. To maintain your benefits, you must make after-tax payments to HealthEquity by the timeframe indicated in your HealthEquity information. Failure to make the payments required to HealthEquity by the timeframes indicated will result in a loss of coverage retroactive to the last day in which the associate contributions for benefits were paid in full.

While you are on direct billing through HealthEquity, you cannot contribute to an HSA or Dependent Day Care FSA, but you can contribute to a Health Care FSA on an after-tax basis. You can submit claims for eligible expenses while on LOA through your HSA, Dependent Day Care FSA or Health Care FSA.

### HealthEquity

P.O. Box 660212

Dallas, TX 75266

Tel. **844-341-6993** (M-F 6 am to 6 pm MT)

Member Portal: <https://myhealthequity.com>

## Here's How Other Pay and Benefit Plans Are Impacted While on LOA

- If you are in a bonus-eligible position and you are absent from work for an approved LOA for a medical, personal or any other legally protected reason (including military leave) during a fiscal period, you are eligible for a prorated bonus payout based on the number of weeks worked in the fiscal period, provided that a bonus payout is earned and deemed payable under the terms of the Plan. Weeks worked will be based on the number of weeks you are not on LOA during the fiscal period.
- In some cases, you stop accruing paid time off (PTO) or vacation on the first full calendar day of your LOA.
- You will not receive holiday pay for company-recognized holidays while you are on LOA.
- You may contribute to the 401(k) Plan or the Executive Deferred Compensation Plan (EDCP) only if you choose to supplement your pay during your leave.
- If you have a 401(k) loan, your loan payments will cease and your loan will be re-amortized when you return to work.

## Did You Have a Baby or Adopt a Child?

Add your new child to your benefits within 60 days of the child's birth and upload a copy of the birth certificate in [myACI Benefits self-service](#) or call the Benefits Service Center at **888-255-2269**, press 2 then press 2 again to speak with a Benefits Service Center representative. If you miss the 60-day deadline, coverage for your child will be canceled retroactive to the child's date of birth.

## When Your Benefits End

Your benefits will end after 26 weeks or 52 weeks on a leave of absence (depending on the policy that applies to you), or earlier, if you fail to make required timely payments to HealthEquity to maintain your benefits. You may be able to continue some benefits through COBRA or convert other benefits depending on options available through the insurance carriers.