



## Leave of Absence Chart

Type of Leave	Basic Coverage	Optional Coverage
<b>MILITARY</b>	Continued during active military duty, paid from KPERS fund	Can choose direct-pay* and continue coverage for 16 months during military leave After 16 months, must convert or port to keep coverage
return to work	Reinstated	If employee returns w/in 5 years, coverage is reinstated, even if did not elect continuation
<b>EMPLOYEE ILLNESS</b> (under age 65) Including KPERS Long-term Disability (LTD)	Employer pays coverage if employee on payroll (using sick leave, short-term disability, etc.) Employee off payroll, employer stops paying, employee still covered for first 180 days Move out of insured plan into self-funded plan after 180-day waiting period for eligibility under the KPERS Long-term Disability Plan (LTD)	Can choose direct-pay and continue coverage until the earliest of the following: recovery, retirement, reach age 65, withdraw
return to work	Reinstated	If employee returns w/in 3 months, coverage is reinstated, even if did not elect continuation If returns after 3 months, employee can apply for coverage, but must answer health questions
<b>EMPLOYEE ILLNESS</b> (over age 65) Including KPERS Long-term Disability (LTD)	Continue employer-paid coverage if employee on payroll Employee off payroll, employer stops paying, employee still covered for 180 days Move out of insured plan into self-funded plan after 180-day waiting period for eligibility under the KPERS Long-term Disability Plan (LTD)	Terminated. Must convert or port to continue coverage
return to work	Reinstated	If employee returns w/in 3 months, coverage is reinstated, even if did not elect continuation If returns after 3 months, employee can apply for coverage, but must answer health questions
<b>FAMILY ILLNESS</b>	Terminated	Can choose direct-pay and continue coverage for 12 months After 12 months, must convert or port to keep coverage
return to work	Reinstated	If employee returns w/in 3 months, coverage is reinstated, even if did not elect continuation If returns after 3 months, employee can apply for coverage but must answer health questions
<b>SCHOOL EMPLOYEE</b> during summer	Continued	Continued. Employer to deduct premium in advance of summer
return to work		Can apply for new coverage, but must answer health question
<b>STATE EMPLOYEE</b> on furlough	Continued up to 12 months	Can choose direct-pay and continue coverage for 12 months After 12 months, must convert or port to keep coverage
return to work	Reinstated	If employee returns w/in 3 months, coverage is reinstated, even if did not elect continuation If returns after 3 months, employee can apply for coverage but must answer health questions
<b>KBOR EMPLOYEE</b> non-med leave	Can choose direct-pay and continue coverage	Can choose direct-pay and continue coverage up to 3 years
return to work	Reinstated	If employee returns w/in 3 months, coverage is reinstated, even if did not elect continuation If returns after 3 months, employee can apply for coverage but must answer health questions
<b>OTHER LEAVE</b>	Terminated	Can choose direct-pay and continue coverage for 12 months After 12 months, must convert or port to keep coverage
return to work	Reinstated	If employee returns w/in 3 months, coverage is reinstated, even if did not elect continuation If returns after 3 months, employee can apply for coverage but must answer health questions

\*Employee is billed and pays The Standard directly instead of through payroll deduction