

CONTINUATION OF BENEFITS DURING UNPAID LEAVE OF ABSENCE – N.Y. & D.C.

This document applies to employees of New York University (“NYU”) in New York and Washington, D.C. while on unpaid leave of absence.

**Medical and Dental Plans**

The employee may remain in the same medical and dental plans at the same level of coverage in which he or she was enrolled immediately before taking unpaid leave, provided that the employee pays his or her share of the contribution for the entire period of the leave. Please note that the employee may make certain changes to his or her coverage by logging into the Benefits Resource Center and taking the appropriate action within 31 days of the start of the leave.

If the employee’s coverage terminates during the leave, reinstatement will not be automatic upon return from leave. The employee will need to re-enroll by logging into the Benefits Resource Center and taking the appropriate action within 31 days of his or her return from leave.

**Basic Life Insurance (Prudential)**

An employee does not need to contribute to Basic Group Life Insurance during his or her unpaid leave of absence. In the case of an employee’s unpaid leave of absence exceeding 12 months, his or her Basic Group Life Insurance will automatically terminate after the 12th month of leave. An employee can apply for portability of this benefit through Prudential within 31 days after termination of coverage. **Please contact Prudential at 800-778-3827 if you wish to continue coverage.**

**Supplemental Life Insurance (Prudential)**

If an employee has Supplemental Life Insurance, he or she may continue coverage while on unpaid leave, provided that he or she pays the requisite premiums. Your benefit amount and the amount you will be billed will be based on the coverage level you have on your last active day at work. Any benefit changes made during your unpaid leave will be effective upon your return to an active status.

In the case of an employee’s unpaid leave of absence exceeding 12 months, his or her supplemental life benefit will automatically terminate after the 12th month of leave. The employee can apply for portability of this benefit through Prudential within 31 days after termination of coverage. **Please contact Prudential at 800-778-3827 if you wish to continue coverage.**

If the employee’s coverage terminated during his or her leave, he or she can reapply upon returning to work. Evidence of Insurability, subject to approval by The Prudential Insurance Company of America, may be required.

**Dependent Life Insurance (Prudential)**

If an employee has Dependent Life Insurance for their spouse/domestic partner and/or child(ren), coverage may continue while on unpaid leave, provided that he or she pays the requisite premiums. Your benefit amount and the amount you will be billed will be based on the coverage level you have on your last active day at work. Any benefit changes made during your unpaid leave will be effective upon your return to an active status.

In the case of an employee’s unpaid leave of absence exceeding 12 months, the dependent life benefit will automatically terminate after the 12th month of leave. The employee can apply for portability of this benefit through Prudential within 31 days after termination of coverage. **Please contact Prudential at 800-778-3827 if you wish to continue coverage.**

If dependent life coverage is terminated during leave, he or she can reapply upon returning to work. Evidence of Insurability, subject to approval by The Prudential Insurance Company of America, may be required.

### **Long-Term Disability (Liberty Mutual)**

An employee's long-term disability insurance coverage will remain in effect for 12 months while on unpaid leave, as long as he or she continues to submit timely premium payments. In the case of an employee's unpaid leave of absence exceeding 12 months, long-term disability coverage will automatically terminate after the 12th month of leave.

Please note that if the employee is currently on a long term disability leave approved by Liberty Mutual, he or she is not required to make monthly premium payments for long-term disability insurance.

### **Flexible Spending Account (FSA)**

If an employee is enrolled in a Health Care and/or Dependent Care Flexible Spending Account ("FSA"), contributions to the FSA cease with his or her last paycheck. Thus, the FSA will terminate on the first day of the start of the unpaid leave (and, therefore, the employee will not be able to submit claims to the FSA that were incurred while on unpaid leave), unless the employee continues to participate in the FSA under COBRA. If the employee elects to participate, the employee's contributions will be on an after tax basis and the employee will be required to pay a 2% administration fee. If the employee is on an unpaid leave and wishes to continue his or her FSA, please contact EBPA at 800-258-7298.

In the case of an employee's FSA being terminated, the employee will have 31 days from the date of his or her return from leave to re-enroll in the FSA. If an employee does not re-enroll, the account will remain terminated.

### **Parking / Commuter Benefits (WageWorks)**

If an employee is enrolled in commuter benefits and is planning to take an unpaid leave of absence, he or she should log into WageWorks to adjust his or her elections accordingly. Changes must be made by the 4<sup>th</sup> of the month for the changes to take effect the following month. For example, if the employee will be on an unpaid leave for the month of November and will not need commuter benefits, he or she should log onto [www.wageworks.com](http://www.wageworks.com) on or before October 4<sup>th</sup> to cancel his or her election for November. If the employee does not take action to cancel his or her commuter benefits in advance, this may result in an additional month of benefits which cannot be refunded.

When the employee has returned from an unpaid leave, his or her commuter benefits will not automatically be reinstated. He or she must re-enroll by logging onto [www.wageworks.com](http://www.wageworks.com) and making the appropriate elections. Keep in mind that any elections made after the 4<sup>th</sup> day of any month will not take effect the following month. For example, if the employee re-enrolls on November 5, he or she will receive the benefit starting January 1.

### **Retirement Plan**

No contributions will be made to the New York University Retirement Plan during the employee's unpaid leave of absence.

### **Staff Pension Plan**

If an eligible employee works less than 1,000 hours in a calendar year during the unpaid leave of absence, participation in the Staff Pension Plan continues but the employee will not earn a year of credited or vesting service for that year. If the employee works 500 hours or less in a calendar year, the employee will have a break in service for that year. Refer to page 6 of the Staff Pension Plan SPD for additional information.

### **Tuition Remission**

The employee is not eligible for tuition remission benefits while on leave of absence. However, his or her spouse/domestic partner and /or dependent child(ren) are eligible for tuition remission benefits during the leave

in accordance with the applicable tuition remission benefit plan. *Please take note that tuition remission benefits do not extend to NYU employees based in Washington, D.C.*

Question Type	Organization	Phone	Web
Flexible Spending Account (FSA)	EBPA (Direct Billing for Medical Premiums)	800-258-7298	<a href="http://www.ebpabenefits.com">www.ebpabenefits.com</a>
NYU Staff Pension Plan	Milliman Benefits Service Center	866-727-1212	<a href="http://www.millimanbenefits.com">www.millimanbenefits.com</a>
General Questions	NYU PeopleLink	212-992-5465	<a href="http://www.nyu.edu/peoplelink">www.nyu.edu/peoplelink</a>
Life Insurances: Basic, Supplemental, Spouse, and Child	Prudential (Life Insurance and Billing)	800-778-3827	<a href="http://www.prudential.com">www.prudential.com</a>
Retirement Accounts Questions	TIAA	844-698-8422	<a href="http://www.tiaa.org">www.tiaa.org</a>
Auto, Home, Pet, ID Theft	Voluntary Benefits	866-486-1945	<a href="http://www.personal-plans.com/nyu">www.personal-plans.com/nyu</a>
Commuter Benefits	Wageworks	877-924-3967	<a href="http://Wageworks.com">Wageworks.com</a>