

**PUBLIC EMPLOYEES' BENEFIT BOARD
FMLA – OFLA BENEFIT MATRIX**

SECTION A

Leave Type	Employment Status Prior to Leave	Employee Benefit Impact	Benefit Reinstatement if Employee Returns to Work Immediately Following FMLA (Refer OAR 101-030-0015)	Benefit Reinstatement if Employee Does Not Return to Work Immediately Following FMLA
FMLA (LWOP)	Full Time	<p>Employer paid Medical, Dental and Basic Life Insurance coverage must continue for the duration of the FMLA covered time.</p> <p>Employee paid optional benefits may continue, without a break in coverage, when the employee self pays the premiums via check or money order directly to their agency's payroll office.</p> <p>If the employee files a STD or LTD claim, the employee should continue to pay premiums until Standard approves the claim. When the agency receives a notice of the STD or LTD claim approval, the agency will refund the paid premiums from the claim filing date until claim approval.</p> <p>When open enrollment occurs while the employee is on FMLA, the employee may make open enrollment elections.</p>	<p>When employee returns to work the first work day immediately following the day FMLA ends (or paid status), Medical, Dental and Basic Life Insurance coverage continues through the end of the month in which the employee returns with no break in coverage.</p> <p>Employee is not required to work at least half time in the month in which he or she returns for coverage to continue through end of the following month.</p> <p>Optional benefits (excluding Flexible Spending Accounts and Long Term Care) reinstate retroactive to the first of the month in which the employee returns.</p> <p>The employee is responsible for paying, in full, the optional benefit premiums for the month in which the employee returns. Payment must be made with check or money order directly to the agency payroll office.</p> <p>Employee must re-enroll in Flexible Spending Accounts.</p> <p>NOTE: FMLA and OFLA time can run concurrently.</p>	<p>When the employee returns to work beyond the first workday immediately following the day FMLA ends, this is returning from a leave without pay.</p> <p>Refer to Section C, LWOP, for benefit reinstatement process.</p>

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FMLA (LWOP)	Part Time	<p>Employer paid Medical, Dental and Basic Life Insurance coverage must continue for the duration of the FMLA coverage time. The state contribution continues pro-rated.</p> <p>Employee paid optional benefits may continue, without a break in coverage, when the employee self pays the premiums via check or money order directly to their agency's payroll office.</p> <p>If the employee files a STD or LTD claim, the employee should continue to pay premiums until Standard approves the claim. When the agency receives a notice of the STD or LTD claim approval, the agency will refund the paid premiums from the claim filing date until claim approval.</p> <p>When open enrollment occurs while the employee is on FMLA, the employee may make open enrollment elections.</p>	<p>When employee returns to work the first work day immediately following the day FMLA ends (or paid status), Medical, Dental and Basic Life Insurance coverage continues through the end of the month in which the employee returns with no break in coverage.</p> <p>Employee is not required to work at least half time in the month in which he or she returns for coverage to continue through the end of the following month.</p> <p>Optional benefits (excluding Flexible Spending Accounts and Long Term Care) reinstate retroactive to the first of the month in which the employee returns.</p> <p>The employee is responsible for paying, in full, the optional benefit premiums for the month of return. Payment must be made with check or money order directly to the agency payroll office.</p> <p>Employee must re-enroll in Flexible Spending Accounts.</p> <p>NOTE: FMLA and OFLA time can run concurrently.</p>	<p>When employee returns to work beyond the first work day immediately following the day FMLA ends, this is returning from a leave without pay.</p> <p>Refer to Section C, LWOP, for benefit reinstatement process.</p>

SECTION B

Leave Type	Employment Status Prior to Leave	Employee Benefit Impact	Benefit Reinstatement if Employee Returns to Work Immediately Following OFLA (Refer OAR 101-030-0020)	Benefit Reinstatement if Employee Does Not Return to Work Immediately Following OFLA
<p>OFLA (LWOP)</p>	<p>Full Time</p>	<p>There is no continuation of employer paid Medical, Dental, and Basic Life Insurance.</p> <p>A COBRA notice is required once the employee commences unpaid leave.</p> <p>The employee may continue Medical and Dental Insurance through COBRA continuation.</p> <p>Employee paid optional benefits may continue, without a break in coverage, when the employee self pays the premiums via check or money order directly to their agency's payroll office.</p> <p>If the employee files a STD or LTD claim, the employee should continue to pay premiums until Standard approves the claim. When the agency receives a notice of the STD or LTD claim approval, the agency will refund the paid premiums from the claim filing date until claim approval.</p> <p>When open enrollment occurs while the employee is on OFLA, the employee may make open enrollment elections.</p>	<p>When employee returns to work the first work day immediately following the day OFLA ends, Medical, Dental and Basic Life Insurance coverage will be reinstated, retroactive to the first of the month in which the employee returns and will continue through the end of the following month.</p> <p>Employee is not required to work at least half time in the month in which he or she returns for coverage to continue through the following month.</p> <p>Optional benefits (excluding Flexible Spending Accounts and Long Term Care) reinstate retroactive to the first of the month in which the employee returns.</p> <p>The employee is responsible for paying, in full, the optional benefit premiums for the month of return. Payment must be made with check or money order directly to the agency payroll office.</p> <p>Employee must re-enroll in Flexible Spending Accounts.</p> <p>NOTE: FMLA and OFLA time can run concurrently.</p>	<p>When employee returns to work beyond the first work day immediately following the day OFLA ends, this is returning from a leave without pay.</p> <p>Refer to Section C, LWOP, for benefit reinstatement process.</p>

Leave Type	Employment Status Prior to Leave	Employee Benefit Impact	Benefit Reinstatement if Employee Returns to Work Immediately Following OFLA (Refer OAR 101-030-0020)	Benefit Reinstatement if Employee Does Not Return to Work Immediately Following OFLA
OFLA (LWOP)	Part Time	<p>There is no continuation of employer paid Medical, Dental and Basic Life Insurance.</p> <p>A COBRA notice is required once the employee commences unpaid leave.</p> <p>The employee may continue Medical and Dental Insurance through COBRA continuation.</p> <p>Employee paid optional benefits may continue, without a break in coverage, when the employee self pays the premiums via check or money order directly to their agency's payroll office.</p> <p>If the employee files a STD or LTD claim, the employee should continue to pay premiums until Standard approves the claim. When the agency receives a notice of the STD or LTD claim approval, the agency will refund the paid premiums from the claim filing date until claim approval.</p> <p>When open enrollment occurs while the employee is on OFLA, the employee may make open enrollment elections.</p>	<p>When employee returns to work the first work day immediately following the day OFLA ends, Medical, Dental and Basic Life Insurance coverage will be reinstated, retroactive to the first of the month in which the employee returns and will continue through the following month.</p> <p>Employee is not required to work at least half time in the month in which he or she returns coverage to continue through the following month.</p> <p>Optional benefits (excluding Flexible Spending Accounts and Long Term Care) reinstate retroactive to the first of the month in which the employee returns.</p> <p>The employee is responsible for paying, in full, the optional benefit premiums for the month of return. Payment must be made with check or money order directly to the agency payroll office.</p> <p>Employee must re-enroll in Flexible Spending Accounts.</p> <p>NOTE: FMLA and OFLA time can run concurrently.</p>	<p>When employee returns to work beyond the first workday immediately following the day OFLA ends, this is returning from a leave without pay.</p> <p>Refer to Section C, LWOP, for benefit reinstatement process.</p>

SECTION C

Leave Type	Employment Status Prior to Leave	Employee Benefit Impact	Benefit Reinstatement if Employee Returns to Work After a Leave Without Pay
<p>LWOP (Other than in a protected leave class, i.e. FMLA, OFLA, USSERA, CBIW...etc)</p>	<p>Full Time</p>	<p>There is no continuation of Medical, Dental and Basic Life Insurance through the employer.</p> <p>A COBRA notice is required once the employee commences unpaid leave.</p> <p>The employee may continue Medical and Dental Insurance through COBRA continuation.</p> <p>Employee paid optional life, accidental death and dismemberment (AD & D), and long term care may continue for up to 12 months, without a break in coverage, when the employee self pays the premiums via check or money order directly to their agency's payroll office.</p> <p>The employee may continue STD or LTD only if the employee files a STD or LTD claim. The employee should continue to pay premiums until Standard approves the claim. When the agency receives a notice of the STD or LTD claim approval, the agency will refund the paid premiums from the claim filing date until claim approval.</p>	<p>An eligible employee returning from LWOP or a reduction in hours must work at least 80 hours in the month they return to work (.5 FTE for OUS employees or as defined by collective bargaining) to be eligible for medical, dental, life, and employee basic life the following month. (The exception is job share employees)</p> <p>An employee returning to paid regular status within 12 months of the insurance coverage end date will have their previous enrollments reinstated the first of the month following their return to work. Eligible employees must re-enroll in Flexible Spending Accounts and Long Term Care. The employee may make midyear plan changes within 60 days of the date they return to work.</p> <p>An employee returning to active or paid regular status after 12 months from the insurance coverage end date is considered a newly hired employee.</p>

Leave Type	Employment Status Prior to Leave	Employee Benefit Impact	Benefit Reinstatement if Employee Returns to Work After a Leave Without Pay
<p>LWOP (Other than in a protected leave class, i.e. FMLA, OFLA, USSERA, CBIW...etc)</p>	<p>Part Time</p>	<p>There is no continuation of Medical, Dental and Basic Life Insurance through the employer.</p> <p>A COBRA notice is required once the employee commences unpaid leave.</p> <p>The employee may continue Medical and Dental Insurance through COBRA continuation.</p> <p>Employee paid optional life, accidental death and dismemberment (AD & D), and long term care may continue for up to 12 months, without a break in coverage, when the employee self pays the premiums via check or money order directly to their agency's payroll office.</p> <p>The employee may continue STD or LTD only if the employee files a STD or LTD claim. The employee should continue to pay premiums until Standard approves the claim. When the agency receives a notice of the STD or LTD claim approval, the agency will refund the paid premiums from the claim filing date until claim approval.</p>	<p>An eligible employee returning from LWOP or a reduction in hours must work at least 80 hours in the month they return to work (.5 FTE for OUS employees or as defined by collective bargaining) to be eligible for medical, dental, life, and employee basic life the following month. (The exception is job share employees)</p> <p>An employee returning to paid regular status within 12 months of the insurance coverage end date will have their previous enrollments reinstated the first of the month following their return to work. Eligible employees must re-enroll in Flexible Spending Accounts and Long Term Care. The employee may make midyear plan changes within 60 days of the date they return to work.</p> <p>An employee returning to active or paid regular status after 12 months from the insurance coverage end date is considered a newly hired employee.</p>