

CHECKLIST FOR EMPLOYEES ENTERING LEAVE WITHOUT PAY

Employee Instructions: This checklist provides important information regarding your benefits. Please do the following:

- Fill in the blanks or initial as appropriate for each item listed below.
- Sign, date, and provide all pages of this document to your Local HR Office.
- Retain a copy of this form for your own records and future reference.

Employee Full Name: _____ **SSN:** _____

Organization: _____

Home Address: _____

Telephone contact number: _____

LEAVE:

The accumulation of non-pay status hours during a leave year can affect the accrual of annual leave and sick leave. (See 5 CFR 630.208(a).) For example, when a full-time employee with an 80-hour biweekly tour of duty accumulates a total of 80 hours of non-pay status from the beginning of the leave year (either in one pay period, or over the course of several pay periods), the employee will not earn annual and sick leave in the pay period in which that 80-hour accumulation is reached. If the employee again accumulates 80 hours of non-pay status, he or she will again not earn leave in the pay period in which that new 80-hour total is reached. (This means that a full-time employee who is in the 6-hour annual leave accrual category and who has accumulated 80 hours of non-pay status in the last pay period of the year will forfeit 10 hours of leave accrual in that pay period.) At the end of the leave year, any accumulation of non-pay status hours of less than 80 hours is zeroed out so that the accumulation for the next leave year starts at zero.

You may not use any kind of paid leave once an LWOP personnel action has processed.

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB): (if enrolled)

Enrollment continues for no more than 365 days in a non-pay status. The non-pay status may be continuous or broken by periods of less than 4 consecutive months in a pay status (5 CFR 890.303(e)). The Government contribution continues while employees are in a non-pay status for the first 12 months. The Government also is responsible for advancing from salary the employee share as well. The employee may choose between paying the agency directly on a current basis or having the premiums accumulate as a debt and be withheld from his or her pay upon returning to duty.

_____ I want the agency to **terminate** my FEHB coverage effective the last day in the pay period
premiums are withheld from pay

OR

_____ I want to **continue** my FEHB coverage and incur a debt or pay premiums directly to DFAS

FLEXIBLE SPENDING ACCOUNTS (FSAs): (if enrolled)

Incurred eligible health care expenses will not be reimbursed until the employee returns to a pay status and the allotments are successfully restarted (in which case the remaining allotments would be recalculated over the remaining pay periods to match the employee's annual election amount). Eligible dependent care expenses incurred during the non-pay status may be reimbursed up to whatever balance is in the employee's dependent care account, as long as the expenses incurred during the non-pay status allow the employee (or employee's spouse if married) to work, look for work, or attend school full-time. Once dependent care allotments are successfully restarted, remaining allotments would be recalculated over the remaining pay periods to match the employee's annual election amount.

FEDERAL DENTAL and VISION INSURANCE PROGRAM (FEDVIP): (if enrolled)

Coverage will continue. BENEFEDS will generate a direct bill for past due premiums when no premium is paid for 2 consecutive pay periods. Coverage will continue only if the direct bills are paid timely. Employee must contact BENEFEDS directly when going in to an LWOP status. The contact telephone number for BENEFEDS is 877-888-3337.

FEDERAL LONG TERM CARE (LTC) INSURANCE: (if enrolled)

Coverage continues for as long as premiums are paid. If Long Term Care Partners receives \$0 in premium for 3 consecutive pay periods, they begin directly billing the enrollee. If they receive \$0 in premium for 2 or fewer pay periods, they will adjust future deductions with a cap of an additional \$50 until the balance is collected. Enrollees can contact Long Term Care Partners at 1-800-582-3337 for a billing change form if they wish to change their premium billing method from payroll deduction to automatic bank withdrawal or direct billing.

LIFE INSURANCE: (If enrolled)

Coverage continues for 12 consecutive months in a non-pay status without cost to the employee (5 CFR 870.508(a)) or to the agency (5 CFR 870.404(c)). The non-pay status may be continuous, or it may be broken by a return to duty for periods of less than 4 consecutive months. Please note that premium payments are required if an enrolled employee in non-pay status is receiving workers' compensation (5 CFR 870.508(a)). Life insurance will terminate after 12 months in a non-pay status.

THRIFT SAVINGS PLAN (TSP): (if enrolled)

When you enter a non-pay status, you are no longer eligible to contribute to your TSP account, you cannot make up contributions and a new TSP loan cannot be started.

THRIFT SAVINGS PLAN LOAN:

If you go into approved non-pay status, loan payments can be suspended for up to one year of the non-pay period. If your non-pay period exceeds one year, loan payments can no longer be suspended. Your loan will be automatically reamortized at the end of the calendar quarter (March, June, September, or December) following the expiration of your one-year limit. Once you have received confirmation of your reamortization, you must make loan payments directly to TSP from your personal funds to avoid being in default. These loan payments are required even if you are still in non-pay status. **Note:** The TSP will not automatically remove the non-pay hold on your account when your loan is reamortized after you reach the one-year limit.

I DO have a TSP Loan. HRO will fax a TSP-41

OR

I do NOT have a TSP Loan

RETIREMENT:

An aggregate non-pay status of 6 months in any calendar year is creditable service. Coverage continues at no cost to the employee while in a non-pay status. When employees are in a non-pay status for only a portion of a pay period, their retirement deductions are adjusted in proportion to their basic pay (5 U.S.C. 8332 and 8411).

High-3 average salary computations are based on periods of creditable service. Thus, periods of non-pay status of 6 months or less in a calendar year that fall within an employee's average salary period are included in the calculation of the average salary using the rate of basic pay in effect during the period of non-pay status. For example, if a full-time employee whose annual rate of basic pay is \$85,000 per year is placed in non-pay status for 3 months, that 3-month period would be credited in the average salary calculation using the \$85,000 basic pay rate. (If the rate of basic pay changed to \$86,500 per year after 2 months of the non-pay period, the first 2 months of the non-pay period would be credited in the average salary calculation using the \$85,000 basic pay rate and the last month of the non-pay period would be credited in the average salary calculation using the \$86,500 basic pay rate.)

SERVICE COMPUTATION DATE:

For purposes of computing accrual rates for annual leave (i.e., 4, 6, or 8 hours per pay period), an aggregate of 6 months of non-pay status in a calendar year is creditable service (5 U.S.C. 6303(a) and (f) and 8332(f)). The service computation date must be adjusted by the amount of non-pay time in excess of 6 months in a calendar year (i.e., excess time is added to the employee's service computation date).

WITHIN GRADE INCREASE:

An aggregate of no more than 2 workweeks in a non-pay status in a waiting period is creditable service for advancement to steps 2, 3, and 4 of the General Schedule; 4 workweeks for advancement to steps 5, 6, and 7; and 6 workweeks for advancement to steps 8, 9, and 10 (5 CFR 531.406(b)). For prevailing rate employees (WG, WL, and WS schedules), an aggregate of 1 workweek non-pay status is creditable service for advancement to step 2, 3 workweeks for advancement to step 3, and 4 workweeks for advancement to steps 4 and 5 (5 CFR 532.417(c)).

I understand that I must notify my supervisor and HRO when I want to return to duty.

Signature: _____

Date: _____

FEDERAL EMPLOYEE HEALTH BENEFITS (FEHB) OPTIONS WHILE IN NONPAY STATUS

(Use this form for additional information and to make your election regarding your health insurance benefits)

MEMORANDUM FOR

SUBJECT: Federal Employee Health Benefits (FEHB)

1. This letter is to inform you that while you are in a leave without pay status you must elect an option from the list below.

2. Each pay period you are enrolled in the FEHB Program, you are responsible for payment of the employee share of the premium. When you enter leave without pay status, or your pay is insufficient to cover the premium, you must terminate the enrollment; or continue the enrollment and agree to pay the premium or incur a debt or prepay premiums (optional).

a. **CONTINUING THE ENROLLMENT AND AGREEING TO PAY THE PREMIUM:** If you elect to continue your coverage, you must elect to pay the premiums directly or to incur a debt in the amount of the unpaid premiums, or to pre-pay premiums (optional). If you elect to pay directly, mail a check or money order payable to DFAS-CL DSSN 8552.

DFAS-CL/FTB
P.O. Box 998009
Cleveland, OH 44199-8009

Include on the check your name, social security number, a note that the payment is for "FEHB premium", and the pay period for which the payment is being made. Mail to: the above address.

b. **INCUR A DEBT:** If you elect to incur a debt, or if you elect to pay directly but fail to pay the entire amount due, you will receive a notice stating the total amount due. The notice will be sent when you return to pay status, your pay becomes sufficient, or you separate from employment. By electing to continue coverage you agree to repay the resulting debt in full and to allow the debt to be collected by withholdings from any salary payments to you from the Federal Government. If the amount due cannot be withheld in full from salary, it will be recovered from a lump sum payment of accrued leave, income tax refunds, amounts payable under the Civil Service Retirement System or Federal Employees Retirement System, or any other source normally available for the recovery of a debt due the United States.

c. **PRE-PAY PREMIUMS:** If you elect to pre-pay your premiums, the amount you prepay in advance may either be deducted from your pay or you may pay out-of-pocket.

d. **TERMINATING THE ENROLLMENT:** If you elect to terminate your enrollment (or the enrollment automatically terminates), the termination will take effect at the end of the last pay period in which premiums were withheld from pay. FEHB coverage will continue at no cost to you for an additional 31 days. During the 31 days, you and your covered family members may convert to an individual contract with your insurance carrier. The termination is not considered a break in the continuous coverage necessary for continuing FEHB coverage into retirement. However, the period during which the termination is in effect does not count toward satisfying the required 5 years of continuous coverage. When you return to pay and duty status, or at the end of the first pay period your pay becomes sufficient to cover your premium, you must reenroll within 60 days if you want FEHB coverage.

3. If you have any questions, please contact

I, _____, made my election on page one of the LWOP checklist.