

STATE OF IOWA

INSURANCE PREMIUM PAYMENTS

The State of Iowa insurance deductions pull from payroll warrants in advance of the month of coverage. When you are not in paid status, you are responsible for paying your premiums by the 5th of the month of coverage. In accordance with federal guidelines, if your payment is more than 30 calendar days late the State of Iowa may cancel your group health insurance plans and you will not be able to re-enroll in coverage until the next annual Enrollment and Change period.

You will pay the employee share through the end of the month in which you are FMLA covered. Once you are no longer FMLA covered, you are then responsible to pay the full premium amount (employee + State share).

To determine if you owe the State share of the insurance premium in addition to your employee share, when your FMLA is exhausted or you are non FMLA eligible, always look at your last day in paid status and count forward 30 calendar days.

- If you are not back within 30 calendar days, you are <u>not</u> eligible for the State share for the month following your last day in paid status.
- You are <u>not</u> eligible for the State share again until the first of the month following your return date.

Deduction Schedule link: <u>https://das.iowa.gov/sites/default/files/hr/benefits/20_ecp/2019-2020_Deduction_Schedule.pdf</u>

LIFE EVENTS MATRIX

You *may* make changes to certain benefit elections during the year only if you experience a life event. You must make changes in Iowa Benefits consistent with your life event **within 30 days after the date of the event** (exception: 60 days for birth and adoption for health and dental). Depending upon the life event, you may be required to submit documentation of the event.

The life event "return from unpaid leave or unpaid FMLA in excess of 30 days" can only be used if you previously chose to change or cancel your benefits under the life event "commence unpaid FMLA leave in excess 30 days" or "commence unpaid leave in excess 30 days." **If you do not make the changes in a timely manner, you will not be able to change your benefits until the next annual Enrollment and Change period.** Contact your HRA for assistance in making timely changes.

Life Event Matrix link:

https://das.iowa.gov/sites/default/files/hr/benefits/documents/Life.Event.Matrix.pdf

CATASTROPHIC LEAVE/DONATIONS

If you wish to request catastrophic leave donations, you must first have <u>exhausted all applicable</u> <u>paid leave</u>. To make the request, you will need to have your physician complete the enclosed form certifying you will be **unable to work for more than 30 work days**, either consecutive or intermittent.

If you submit the form requesting catastrophic leave donations, are approved and receive them, you will be paid based on the number of donated hours applied each pay period. <u>We cannot</u> <u>take premium payments out of donated leave</u>. Please note, the State is unable to retroactively apply donations therefore a request cannot be sent for donations and/or apply them to your timesheet until after receiving the completed physician's authorization.

Catastrophic leave donations are only applicable for a physician certified medical condition and donated leave can only be used one time (for up to one year) per diagnosis. Bonding time is excluded from catastrophic leave donations.

Catastrophic Leave Donations Application (self)

https://das.iowa.gov/sites/default/files/hr/documents/MS_manual/552-0611_donated_leave_application.docx

Catastrophic Leave Donations Application (family member)

https://das.iowa.gov/sites/default/files/hr/documents/MS_manual/552-0639_donated_leave_application_family.docx

Additional information on donated leave can be found here: <u>https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/leave-programs/donated-leave</u>

LEAVE RETENTION

Employees who are qualified for FMLA leave are eligible to retain up to 80 hours of accrued annual leave (vacation) each <u>fiscal year</u>. These hours cannot be retained if you have been approved for catastrophic leave donations.

You must request your leave retention **no later than seven days from your related Reed Group Determination.** You are not able to hold the request until a later date.

If you utilize vacation and the balance falls below your elected vacation retention amount, <u>your</u> <u>elected vacation retention will also reduce</u> to match what you have available in your vacation balance. You will not be allowed to accrue back your original retention election.

Example: Your current vacation balance is 80 hours. You elect to retain 80 vacation hours. You then take 40 hours of vacation. Your vacation balance reduces to 40 and your new vacation retention balance is 40 hours. Your vacation retention balance cannot increase even though you may continue to accrue vacation.

Leave Retention Application

https://das.iowa.gov/sites/default/files/hr/documents/MS_manual/552-0649_fmla_leave_retention.docx

FLEX SPENDING

If you are enrolled in a flex spending plan, and will exhaust your paid leave, please review for more information on options during leave without pay here, if you do not want contributions to cease.

https://das.iowa.gov/sites/default/files/hr/fsa/documents/SPD.pdf

The FMLA-related information begins on page 6. Non-FMLA leave (paid and unpaid) information begins on page 8.

EMPLOYEE ASSISTANCE PROGRAM

While in a leave without pay status, you remain eligible to utilize the State of Iowa's Employee Assistance Program (EAP). The Employee Assistance Program (EAP) is administered by a third party provider, KEPRO, and they offer confidential resources to help State employees to address challenges which may impact job performance, affect well-being, and take a toll on overall health. EAP services are provided at no cost to the employee. Information regarding the EAP may be found online here: <u>https://das.iowa.gov/human-resources/healthy-opportunities/employee-assistance-program</u>

VOLUNTARY INSURANCE (Automatic Payroll Deduction Program)

The State as the employer is not part of the insurance relationship. If you are enrolled in one of these voluntary insurance plans, you are responsible to contact these vendors if you wish to continue to make payments while in an unpaid leave status.

FOR MORE INFORMATION

Visit the Iowa Department of Administrative Services website at <u>https://das.iowa.gov/human-resources/employee-and-retiree-benefits.</u>

HELPFUL LINKS

Extended Illness Guide

https://das.iowa.gov/sites/default/files/hr/benefits/documents/extended_illness_guide.pdf

FMLA Flyer - Process and Responsibilities

https://das.iowa.gov/sites/default/files/hr/documents/FMLA/Know.your.Employee.FMLA.Process .and.Responsibilities.pdf

Reed Group Helpful Hints:

https://das.iowa.gov/sites/default/files/FMLA%202015/ReedGroupHelpfulHintsFinal.pdf

SSA https://www.ssa.gov/

IPERS https://www.ipers.org/