

CONTINUATION OF BENEFITS DURING AN 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 an unpaid leave of absence.

**Health Plans**

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

If the employee’s coverage terminates during the unpaid leave of absence, 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 their return from leave.

**Employee Assistance Program (EAP)**

The employee will remain eligible for the NYU's Employee Assistance Program, powered by Optum for the entire period of the unpaid leave of absence.

**Basic Life Insurance (Prudential)**

An employee does not need to contribute to Basic Group Life Insurance during their unpaid leave of absence. In the case of an unpaid leave of absence exceeding 12 months, 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, the employee may continue coverage while on unpaid leave of absence, provided that they pay 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 the unpaid leave of absence 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 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 their unpaid leave of absence, the employee 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 of absence, provided that the employee 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 the unpaid leave of absence 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 the unpaid leave of absence, the employee 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 (Lincoln Financial)**

An employee's long-term disability insurance coverage will remain in effect for 12 months while on an unpaid leave of absence, as long as the employee continues to submit timely premium payments, if applicable. 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 Lincoln Financial, the employee 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 their last paycheck. Thus, the FSA will terminate on the first day of the start of the unpaid leave of absence (and, therefore, the employee will not be able to submit claims to the FSA that were incurred while on 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 of absence and wishes to continue their 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 their return from unpaid leave of absence 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 placed on unpaid leave of absence, they should log on to the Health Equity/WageWorks website to adjust their 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 of absence for the month of November and will not need commuter benefits, they should log onto [www.wageworks.com](http://www.wageworks.com) on or before October 4<sup>th</sup> to cancel their election for November. If the employee does not take action to cancel their commuter benefits in advance, this may result in an additional month of benefits which cannot be refunded.

When the employee has returned from unpaid leave of absence, their commuter benefits will not automatically be reinstated. The employee 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, they will receive the benefit starting January 1.

### **Retirement Plans**

No contributions will be made to the New York University Retirement Plan or the Supplemental Tax Deferred Annuity Plan (depending on plan eligibility) 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 an 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, the employee's 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
General Questions	NYU PeopleLink	212-992-5465	<a href="http://www.nyu.edu/peoplelink">www.nyu.edu/peoplelink</a>
NYU Staff Pension Plan	Aon	855-632-5016	<a href="http://www.nyu.edu/pension">NYU Pension Service Center at Aon</a> <a href="https://ypr.aon.com/nyu/">https://ypr.aon.com/nyu/</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>
Employee Assistance Plan (EAP)	Optum	888-980-8740	<a href="http://liveandworkwell.com">liveandworkwell.com</a>
Retirement Accounts Questions	TIAA	800-842-2776	<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, FSA Benefits and Direct Billing	Health Equity/ WageWorks	877-924-3967	<a href="http://Wageworks.com">Wageworks.com</a>