



KPERS

Leave of Absence Chart

| Type of Leave | Basic Coverage | Optional Coverage |
|---|--|---|
| MILITARY | Continued during active military duty, paid from KPERS fund | Can choose direct-pay* and continue coverage for 16 months during military leave After 16 months, must convert or port to keep coverage |
| return to work | Reinstated | If employee returns w/in 5 years, coverage is reinstated, even if did not elect continuation |
| EMPLOYEE ILLNESS (under age 65) Including KPERS Long-term Disability (LTD) | Employer pays coverage if employee on payroll (using sick leave, short-term disability, etc.) Employee off payroll, employer stops paying, employee still covered for first 180 days Move out of insured plan into self-funded plan after 180-day waiting period for eligibility under the KPERS Long-term Disability Plan (LTD) | Can choose direct-pay and continue coverage until the earliest of the following: recovery, retirement, reach age 65, withdraw |
| return to work | Reinstated | If employee returns w/in 3 months, coverage is reinstated, even if did not elect continuation If returns after 3 months, employee can apply for coverage, but must answer health questions |
| EMPLOYEE ILLNESS (over age 65) Including KPERS Long-term Disability (LTD) | Continue employer-paid coverage if employee on payroll Employee off payroll, employer stops paying, employee still covered for 180 days Move out of insured plan into self-funded plan after 180-day waiting period for eligibility under the KPERS Long-term Disability Plan (LTD) | Terminated. Must convert or port to continue coverage |
| return to work | Reinstated | If employee returns w/in 3 months, coverage is reinstated, even if did not elect continuation If returns after 3 months, employee can apply for coverage, but must answer health questions |
| FAMILY ILLNESS | Terminated | Can choose direct-pay and continue coverage for 12 months After 12 months, must convert or port to keep coverage |
| return to work | Reinstated | If employee returns w/in 3 months, coverage is reinstated, even if did not elect continuation If returns after 3 months, employee can apply for coverage but must answer health questions |
| SCHOOL EMPLOYEE during summer | Continued | Continued. Employer to deduct premium in advance of summer |
| return to work | | Can apply for new coverage, but must answer health question |
| STATE EMPLOYEE on furlough | Continued up to 12 months | Can choose direct-pay and continue coverage for 12 months After 12 months, must convert or port to keep coverage |
| return to work | Reinstated | If employee returns w/in 3 months, coverage is reinstated, even if did not elect continuation If returns after 3 months, employee can apply for coverage but must answer health questions |
| KBOR EMPLOYEE non-med leave | Can choose direct-pay and continue coverage | Can choose direct-pay and continue coverage up to 3 years |
| return to work | Reinstated | If employee returns w/in 3 months, coverage is reinstated, even if did not elect continuation If returns after 3 months, employee can apply for coverage but must answer health questions |
| OTHER LEAVE | Terminated | Can choose direct-pay and continue coverage for 12 months After 12 months, must convert or port to keep coverage |
| return to work | Reinstated | If employee returns w/in 3 months, coverage is reinstated, even if did not elect continuation If returns after 3 months, employee can apply for coverage but must answer health questions |

*Employee is billed and pays The Standard directly instead of through payroll deduction