



KPER

Leave of Absence Chart

Type of Leave	Basic Coverage	Optional Coverage
MILITARY	Continued during active military duty, paid from KPER 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 KPER 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 KPER 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 KPER 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 KPER 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