

WHAT HAPPENS TO BENEFITS WHILE I AM ON LEAVE?	Benefits in the Group	Will coverage terminate during a leave?	Will unpaid premiums be automatically taken out when you return to work?	Will deductions resume when I return to work?	If I do not make payments and coverage is cancelled, can I restart coverage when I return to work?
<p>GROUP 1</p> <p>MUST use PAL (if available)</p>	<ul style="list-style-type: none"> ◆ Health care ◆ Dental ◆ Vision ◆ Supplemental life ◆ AD&D ◆ Spouse life ◆ Dependent life ◆ Short-term disability ◆ Long-term disability ◆ Healthcare Flexible spending account ◆ Pre-tax child care 	<p>MAYBE! You must utilize your PAL time to cover benefits cost in Group 1. If your PAL is exhausted, you must establish an alternative payment method to stay current, otherwise, your benefits could end for non-payment.</p>	<p>YES - Unpaid benefits premiums that accrued prior to your coverage ending will remain as a balance due from you and will be collected when you return to work.</p>	<p>YES – If your coverage is still active and has not been termed due to non-payment, your benefit deductions will resume once you return to work.</p>	<p>YES - If you do not have PAL and you do not establish an alternative payment method, your active employee-sponsored coverage will end due to non-payment. Once you return to work in a benefit eligible position, you will be offered an enrollment period to restart your coverage.</p>
<p>GROUP 2</p> <p>MAY use PAL (if available)</p>	<ul style="list-style-type: none"> ◆ Hospital indemnity ◆ Accident coverage ◆ Critical illness ◆ Whole life ◆ Legal plan ◆ Auto, home, renters and other insurance through MetLife ◆ Allstate (prior ARMC plan) ◆ Pet insurance 	<p>MAYBE! Bills will be mailed directly to your home once your payroll deducted payment stops being forwarded to the applicable company. Failure to make direct payments to the carrier will result in loss or lapse of coverage.</p>	<p>NO – The carrier will bill you directly if your payments are not being sent to them through payroll.</p>	<p>YES – if your coverage is still active and has not been termed due to non-payment, your payments to the carrier will resume via payroll deduction once you return to work. Past due payments will not be caught up.</p>	<p>YES – if your coverage has been cancelled due to non-payment and you return to a benefit-eligible position, you will be allowed an opportunity to re-enroll in our benefits.</p>

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