

## **Insurance Coverage While on Military Leave**

### **Employee and Dependent Health and Dental**

An employee receives the coverage that the military offers if called for active duty of 30 days or more. State coverage for health and dental will end at the end of the month in which the leave begins. If the employee is called to duty for fewer than 31 days, he is not eligible for coverage that the military offers. Also, an employee who is called to duty for fewer than 31 days is not required to pay more than the employee share for coverage with his employer. He should maintain the employer contribution for that short period of time.

Under SEGIP, employees on military leave may elect to continue single or family coverage, at their own expense, for the duration of the leave. If the employee does not continue coverage, the dependents may elect to continue under COBRA at their own expense, for twenty-four (24) months instead of the previous eighteen (18) months. The 24-month benefit applies only to elections made on or after December 10, 2004. The 24-month period runs from the date the employee's leave began.

If coverages offered through the State are dropped, all insurance coverage will be reinstated when the employee has been released from active duty and has returned to work. Coverage will be effective on the day the employee returns to work.

NOTE: The coverage offered by the military is through TriCare. Upon reporting for duty, the employee has TriCare Basic which covers everything 100% like an HMO; the family has TriCare Standard which is a policy that pays at 80/20 with a deductible. If the employee is called to active duty for 179 days or more, the employee and family are immediately covered at the better benefit of TriCare Basic. The benefit is the same, whether the employee is called up for Federal or State duty.

### **Basic/Managers and Optional Life**

An employee has the option to maintain or to lapse basic and employee life.

If an employee chooses to maintain optional life coverages, he/she may pay the full amount. These coverages can be continued for a total of 18 months.

If an employee chooses to lapse optional life coverages, coverage will be reinstated when the employee has been released from active duty and has returned to work without evidence of insurability. If an employee does not return to work, the coverage cannot be continued or waived.

In case of death while on active duty, these policies will only pay off the basic amount of life insurance. The Accidental Death and Dismemberment (AD&D) portion would not apply.

NOTE: The following limitation is included in the MN Life Certificate for AD&D only: Benefits shall not be payable if death or other loss results from war, declared or undeclared, or any related accident; travel or flight in or on any species of military aircraft, or participation as a passenger or otherwise in any military aviation or aeronautical operation.

### **Short Term and Long Term Disability**

An employee has the option to maintain or to lapse short or long term disability.

An employee can continue any of these coverages by paying the full amount. An employee cannot collect on them while they are on active duty.

If an employee chooses to lapse short or long term disability, coverage will be reinstated when the employee has been released from active duty and has returned to work without evidence of insurability. However, for the first 24 months of long-term disability coverage after such a period of leave during which long-term disability coverage was discontinued, any such disability coverage shall exclude

coverage for pre-existing conditions which occurred, was diagnosed, or for which medical care was received during the period of leave.

NOTE: The following exclusion applies: These Plans do not cover, and no benefit shall be paid for a disability caused or contributed to by war or act of war (declared or not) or sickness contracted or injury sustained as a result of being in the armed forces of any country engaged in war or other armed conflict.

### **Accidental Death and Dismemberment**

An employee has the option to maintain or to lapse AD&D coverages.

An employee can continue employee AD&D coverage by paying the full amount. An employee can continue spouse AD&D by paying the full amount for that coverage. Benefits are not payable if death/injury occurs while on active duty.

If an employee chooses to lapse employee or spouse AD&D coverage, coverage will be reinstated when the employee has been released from active duty and has returned to work.