Benefits During Leave without Salary - Faculty and Officers of Research

Medical & Dental (including prescription drug plan)	For Leave Without Salary (LWOS) connected with outside fellowship or awards, medical and dental benefits continue with faculty member paying the rate that they would have paid if they were on salary for first six months of the leave (active rate). After the first six months of the leave, faculty member pays the rate that they would have paid if on salary as well as the contribution provided by the University to salaried employees. The combination of the employee contribution and University contribution is considered the full rate. Active and full rates are based on salary level. For more information about the rates, please contact Benefits [Human Resources].
	Junior faculty - A&S subsidy provided on the difference between active rate and full rate in the case of outside fellowship or award after the first six months of the leave. For the first six months, payments are made by faculty member directly to Employee Benefits Plan Administration (EBPA), an external company contracted by the University to manage benefits. After six months of leave, the faculty member makes the active rate payment for the next six months in a lump sum to A&S A&S will pay EBPA the full rate. Joseph Werst manages this process for A&S. Senior faculty - Requests for A&S subsidy are reviewed on a case by case basis. If approved, the same subsidy process described for junior faculty applies. Otherwise, faculty member pays active rate for first six months of the leave and the full rate thereafter directly to EBPA.
Life Insurance Basic and Optional	Basic and optional term life insurance continues with faculty member paying active rate directly to EBPA for duration of leave.
Long term Care Insurance	Long term care insurance continues with faculty member paying individual contract rate directly to John Hancock for the duration fo the leave.
Flexible Spending Accounts Healthcare, Dependent Day Care and Transit/Parking accounts	Eligibility continues during LWOS.
Salary Continuation Plan Long Term Disability Basic and Optional	Basic and Optional Long Term Disability continues with faculty member paying active rate directly to EBPA for duration of leave.
Voluntary Retirement Savings Plan	No contributions can be made because no salary is paid.
University Retirement Plan	No contributions are made because no salary is paid.
Tuition Exemption and Primary Tuition Scholarship	Continues for spouse/domestic partner and dependents for the duration of the leave. The faculty member him/herself is not eligible for tuition exemption.