

SECTION M



SPECIAL LEAVE OF ABSENCE COVERAGE (SLOAC)

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M. SPECIAL LEAVE OF ABSENCE COVERAGE (SLOAC)

OVERVIEW



Special Leave Of Absence Coverage (SLOAC) entitles the City of New York employees (approved for leave) to a maximum of 18 weeks or 4 months of benefits coverage in a 12-month period, during unpaid leave resulting from a disability or serious illness of the employee. Approved employees

taking unpaid leave can continue basic City health coverage and Fund benefits, which are paid by the City and the Fund, respectively.

WHO IS COVERED

The Fund provides continuation of benefits to the eligible employee (member) and his/her eligible dependents (spouse/domestic partner and children).

BENEFITS COVERED

Benefits which are fully paid by the Fund include:

- Basic Life Insurance and Accidental Death & Dismemberment Insurance (member only)
- Superimposed Major Medical Plan
- Dental
- Vision Care

HOW TO APPLY

Contact the personnel office of your employer agency to request SLOAC coverage when taking an unpaid leave. If your request for unpaid leave is approved by your employer agency, the personnel office will provide to the Fund's Administrative Office the appropriate information for continuation of your Fund benefits.

EFFECTIVE DATE OF COVERAGE

The effective date for continuation of your Fund benefits under SLOAC is the day following the date all eligible leaves of absence (Family and Medical Leave Act, compensatory, annual and sick leave) have been exhausted.

DURATION OF COVERAGE

The 12-month period in which the 18 weeks or 4 months maximum of coverage (depending on your pay cycle) occur is a "rolling" 12-month period measured backward from the date any coverage is continued under SLOAC. The remaining SLOAC eligibility would be the balance of the 18 weeks or 4 months which has not been used during the previous 12-month period, less any coverage during unpaid leave under FMLA (as explained below).

FAMILY AND MEDICAL LEAVE ACT (FMLA) COVERAGE

An employee not satisfying the eligibility requirements under FMLA, or an employee who was on paid leave for all 12 weeks under FMLA, would have the maximum allowable coverage of 18 weeks or 4 months under SLOAC.

Please be advised that coverage previously received during an unpaid leave under FMLA serves to reduce the maximum allowable coverage period under SLOAC. For instance, one month unpaid leave coverage under FMLA results in a maximum of 3 months coverage allowable under SLOAC.

COBRA OPTIONAL COVERAGE

When the continuation of your basic City health coverage and Fund benefits ends under SLOAC, you and/or your eligible covered dependents may each have the right to continue basic City health coverage and certain Fund benefits (Superimposed Major Medical, Dental and Vision Care) under the federal law known as the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). Notice of each eligible covered person's rights under COBRA will be provided by the personnel office of your employer agency. If you have any questions regarding the continuation of basic City health coverage under COBRA, you should contact your health plan or the personnel office of your employer agency. Also, if you have any questions about continuing your Fund benefits under COBRA, please contact the Fund's Administrative Office at 1-212-306-7290, 1-888-4000MBF (1-888-400-0623) if outside NYC, or (TTY) 1-212-306-7629 if hearing impaired.



The period of coverage under SLOAC will not count towards the maximum COBRA coverage entitlement period.

BASIC LIFE INSURANCE CONVERSION PRIVILEGE

When the continuation of your Basic Life Insurance and Accidental Death & Dismemberment Insurance ends under SLOAC, your Basic Life Insurance coverage will continue for 31 days. During this 31-day period, you may convert your group coverage for Basic Life Insurance to an individual policy without evidence of good health or purchase an individual policy at a lower rate with evidence of good health. For information, please contact The Prudential Insurance Company of America at 1-973-548-6061.

Please be advised that there is no conversion privilege available for the Accidental Death & Dismemberment Insurance.

GROUP UNIVERSAL LIFE (GUL) INSURANCE COVERAGE

If you are enrolled in the Group Universal Life Insurance Program, GUL payroll deductions will cease while you are on unpaid leave. You must continue your GUL Insurance on a direct-billing basis by paying premiums directly to the insurance carrier, The Prudential Company of America. If you have any questions or need additional information, please contact The Prudential Insurance Company of America 1-800-562-9874.

LONG TERM DISABILITY (LTD) INSURANCE COVERAGE

There is no continuation of LTD Insurance during a leave of absence under SLOAC. If your leave of absence, however, is the result of a disabling condition, you may be eligible to apply for LTD insurance benefits.

For additional information about LTD Insurance, please refer to Section D of this benefits booklet or contact the Fund's Administrative Office at 1-212-306-7290, 1-888-4000MBF (1-888-400-0623) if outside NYC, or (TTY) 1-212-306-7629 if hearing impaired.

