

## Leave Without Pay (LWOP) Employees

### Overview:

When you are approved for an unpaid leave of absence, including personal leave and worker's compensation, you are a leave without (LWOP) employee, and you are responsible for paying the co-shares (monthly medical premiums) for your benefits. Failure to pay your co-shares will result in your benefits being terminated. No exceptions will be made.

### What Happens to my Co-Share Payments?

Your State health plan co-shares, including medical, dental, and vision coverage, are normally deducted from your biweekly pay. When you are approved for Leave Without Pay, you will receive invoices that require payments to be made in a timely manner or risk termination of coverage.

### Calendar-year Employees (26 pay periods):

**Invoice** – Employees will receive an invoice in the mail from The State of RI for unpaid co-share deductions each pay period the employee is on approved Leave without Pay. Invoices are mailed on pay days to the mailing address on file with The State of RI. Payment must be remitted by the date specified on the invoice.

**Delinquency of Payment** – If the employee does not submit full payment in a timely manner, the account will be placed in delinquent status and a delinquency notice will be mailed to the address on file, along with a secondary invoice the following pay day.

**Termination Notice** – If the employee fails to pay two consecutive invoices in full, a termination notice will be mailed to the address on file along with a third invoice. The termination of health coverage notice will provide an effective date of termination. Employees are given a *grace period of 30 days* to pay the balance in full before the predetermined termination date that is provided in the mailed notice. If payment is not paid in full within the *30 day grace period*, coverage will be terminated.

**After Coverage is Terminated due to Non-payment** – If an employee's coverage has been terminated, employees are given a one (1) week grace period where the entire outstanding balance can be paid in full and/or return to work, the coverage will be reinstated. *If employee does not pay your outstanding balance in full or do not return to work during the final grace period of one (1) week, your health coverage will be irrevocably terminated until the employee returns to work.* At that time the employee will have a 31-day enrollment period to reinstate health coverage through the States benefits portal.

**Re-Enrollment** – *Re-Enrollment in terminated coverage is not automatic.* To re-enroll in health coverage please contact the URI Leave of Absence Coordinator to set up a payment plan of the co-share balance

that is owed. Benefits will not be reinstated until the payment plan, that is deducted from your biweekly pay, is completed. LWOP employees will be given *31 days to re-enroll*, if employee fails to re-enroll during the re-enrollment period, benefits cannot be reinstated until the next Open Enrollment period in the Fall.

### **Calendar Year EE - How Should I Pay My Co-Shares? (3 Options)**

- Submit payment online at - <https://appengine.egov.com/apps/ri.cosharepayments>
  - Payments can be made by credit card or e-check (ACH)
  - Additional fees apply to online payments: 2% +\$2.00 will be added to the co-share payment made by credit card or \$2.00 will be added to the co-share payment made by e-check (ACH).
  
- Mail a check or Money Order
  - Make checks payable to *RI General Treasurer*
  - Write your RI State Employee ID number on your payment (found on your paystub)
  - Mail payments to:
    - Co-Share Processing Unit  
Office of Employee Benefits  
One Capitol Hill, 3<sup>rd</sup> Floor  
Providence, RI 02908
  
- Hand-deliver your payment
  - Drop the check or money order payment in the *locked drop box marked "Health Insurance Co-Share Payments" in the HR reception area on the 3<sup>rd</sup> floor* of the Department of Administration, One Capitol Hill, Providence, RI 02908

### **Who do I contact with Questions about payment of Co-Shares?**

- Please call the number listed on the mailed invoice.
- If an invoice has been misplaced or not received, please contact the State Office of Employee Benefits.
  - Email: [DOA.OEB@doa.ri.gov](mailto:DOA.OEB@doa.ri.gov)
  - Call (401) 574-8530

### **Academic Year Employees (20 Pay Period):**

**Invoice** – Employees will receive invoices from URI Human Resources, Leave of Absence Coordinator for unpaid co-share deductions each pay period the employee is on approved Leave without Pay. Invoices are generated and mailed monthly to the employees address on file. Payment must be remitted by the due date indicated on the invoice. If the employee fails to make payment by the stated due date, a delinquency notice will be issued.

**Delinquency Notice** – If the employee does not remit full payment for an invoice, the account will be in delinquent status. Delinquency notification will be mailed with the second invoice of the following month.

**Termination Notice** - If the employee fails to pay two consecutive invoices in full, a termination notice will be mailed to the address on file along with a third invoice. The termination of health coverage notice will provide an effective date of termination. Employees are given a *grace period of 30 days* to pay the balance in full before the predetermined termination date that is provided in the mailed notice. If payment is not paid in full within the *30 day grace period*, coverage will be terminated.

**After Coverage is Terminated due to Non-payment** – If an employee’s coverage has been terminated, employees are given a one (1) week grace period where the entire outstanding balance can be paid in full and/or return to work, the coverage will be reinstated. *If employee does not pay your outstanding balance in full or do not return to work during the final grace period of one (1) week, your health coverage will be irrevocably terminated until the employee returns to work.* At that time the employee will have a 31-day enrollment period to reinstate health coverage through the States benefits portal.

**Re-Enrollment** – *Re-Enrollment in terminated coverage is not automatic.* To re-enroll in health coverage please contact the URI Leave of Absence Coordinator to set up a payment plan of the co-share balance that is owed. Benefits will not be reinstated until the payment plan, that is deducted from your biweekly pay, is completed. LWOP employees will be given *31 days to re-enroll*, if employee fails to re-enroll during the re-enrollment period, benefits cannot be reinstated until the next Open Enrollment period in the Fall.

### **Academic Year EE – How Should I Pay My Co-Shares? (2 Options)**

- **Mail a personal check or money order**
  - Make checks payable to *RI General Treasurer*
  - Write your RI State Employee ID number on your payment (found on your paystub)
  - Mail payments to:
    - The University of Rhode Island  
Human Resources  
Attn: Mary Previte  
80 Lower College Road  
Kingston, RI 02881
  
- Hand-deliver your payment
  - Drop the check or money order payment to the URI Human Resources building at 80 Lower College Road, Kingston, RI 02881.

### **URI Human Resources Contact Person for LWOP:**

Mary Previte  
Coordinator, Absence Management  
(401) 874-2684  
Mary.previte@uri.edu

Heather Nayman  
Manager, Employee Benefits  
(401) 874-4618  
hnayman@uri.edu