

# Information regarding Leave Without Pay (LWOP)

Please visit this link:

<http://www.employeebenefits.ri.gov/benefits/active/lwop/index.php>

## Overview

When you go on an approved unpaid leave of absence, including personal leave of absence and worker's compensation, you are considered a **leave without pay (LWOP) employee, and you are responsible for paying the co-shares/premiums for your benefits**. Failure to pay your co-shares/premiums will result in your benefits being terminated. See below for what you need to be aware of when you go on LWOP.

## What You Should Know About...

- [Health Coverage](#)
- [FSA](#)
- [Life Insurance](#)
- [Short-term Disability](#)
- [Legal Coverage](#)

## What Happens to My Co-share Payments?

Your State health plan co-shares (for medical/pharmacy, dental and vision coverage) are normally automatically deducted from paychecks on a biweekly basis. When you go on LWOP, you will receive invoices and you must make timely payments or risk termination of coverage:

- **Invoice** You will receive invoices from the State for your missed co-share deductions. Invoices are mailed on pay days. You must remit payment by the date indicated on your invoice or you will receive a delinquency notice.
- **Delinquency notice** If you do not timely submit full payment for an invoice, your account will be in delinquent status, and a delinquency notice will be mailed to you along with your second invoice on the following pay day.
- **Termination notice** If you fail to pay two consecutive invoices in full, a termination notice will be mailed to you along with your third invoice. The termination notice sets a health coverage termination date and gives you at least 30 days to pay your outstanding balance. During this period, you will receive additional invoices indicating your prior receipt of a termination notice. You must pay all invoices *in full* before the termination effective date or your coverage will be terminated.
- **Termination grace period** If your coverage is terminated, there is a one week grace period that follows. If you pay your entire outstanding balance and/or return to work during this grace period, your coverage will be reinstated. If you do not pay your entire outstanding balance, or if you do not return to work during the grace period, your health coverage termination will be irrevocable, and you will not be eligible to re-enroll until you return to work. At that time, you will have a 31-day status change window within which to re-enroll.
- **Re-enrollment** *Re-enrollment does not occur automatically.* To re-enroll, please [contact OEB](#) for guidance. If you fail to re-enroll during your 31-day status change window, you must wait until the next open enrollment period to re-enroll. You must address any outstanding co-share balance with your [HR office](#) before your re-enrollment is processed.

## How Should I Pay My Co-shares?

Submit your payment online at <https://appengine.egov.com/apps/ri/cosharepayments>

Payments may be made by credit card or ACH (echeck).

Additional fees will apply to payments submitted online: 2%+\$2.00 will be added to payments made by credit card and \$2.00 will be added to payments made by ACH (echeck).

### **Mail a check or money order**

Write your employee number on your payment, make it payable to “RI General Treasurer”, and mail it to:

- Co-Share Processing Unit  
Office of Employee Benefits  
One Capitol Hill, 3rd Floor  
Providence, RI 02908

### **Hand-deliver your payment**

Drop your check or money order payment in the locked drop box marked “HEALTH INSURANCE CO-SHARE PAYMENTS” in the HR reception area on the 3rd floor of the Department of Administration building at One Capitol Hill in Providence.

Who do I Contact With Questions?

Please call the number listed on your invoice/notice. If you do not have an invoice/notice, please [contact the OEB](#).