



BENEFITS INFORMATION SHEET

Impact of Leave Without Pay (LWOP) on Benefits

Leave without pay (LWOP) impacts benefits as shown below. In general, the longer the LWOP, the greater the impact.

Insurance

While in LWOP status an employee may continue insurance coverage. However, the employee must begin paying the employer share for health and Prudential life and dependent life his/her first full calendar month in LWOP status. (The employer does not contribute to the optional insurance plans, therefore the cost remains the same to the employee). Coverage can be continued on LWOP for up to 12 months, at which time the employee would become eligible for COBRA for a maximum period of 18 months.

An employee approved to take LWOP who has coverage under any AgCenter insurance plan must complete the attached form entitled [Staff Benefits Coverage Form](#).

Retirement

The impact on retirement depends on the retirement plan in which the employee is participating.

LASERS (Louisiana State Employees Retirement System) – while on LWOP the employee does not earn any retirement credit.

TRSL (Teachers' Retirement System of Louisiana) - while on LWOP the employee will not earn any retirement credit; however, the employee may purchase credit under specified conditions.

CSRS (Civil Service Retirement System, usually known as the federal retirement system for extension agents) – while on LWOP the employee may be eligible to earn 12 months of service credit if he/she was employed for at least 6 months during the calendar year (January – December).

LDCP (Louisiana Deferred Compensation)/ORP (Optional Retirement Plan)/SS (Social Security) – while on LWOP the employee will not earn any retirement credit toward these systems.

Tax Saver Flexible Benefits Plan

Employees who are on LWOP will cease making contributions to the Tax Saver Plan. Contribution amounts will be reinstated upon the employee's return to paid status, if the return is within the current plan year.

403B and 457 Accounts for Supplemental Retirement

Employees who are on LWOP will not participate in the 403B and 457 plans during the period of LWOP. Because each plan is established on a payroll deduction basis, the deduction status will be changed until the employee resumes work status.