

Benefits Summary for Appropriated Fund Civilian Employees on Leave without Pay (LWOP)

Army Benefits Center-Civilian
U.S. Toll-Free Number: 1-877- 276-9287
U.S. Toll-Free TDD Number: 1-877- 276-9833
Website: <https://www.abc.army.mil>

Employees can request and have LWOP approved for a variety of different reasons. The information below explains the impact LWOP has on your benefits. This benefits summary is **not** intended for employees who go on LWOP for recall to the military. If you are going on LWOP for military purposes, please read the information under the "Uniformed Services" section.

Leave

If you are in a non-pay status for an entire pay period, no annual or sick leave is earned for that pay period. If you are in a non-pay status during part of one or more pay periods, then you will continue to earn leave until the non-pay time totals 80 hours. Then leave is reduced by the amount you earn during a pay period.

Federal Employees' Health Benefits (FEHB)

During a period of LWOP, your enrollment may continue for up to 365 days of leave without pay unless you want it to terminate or do not respond to the written notice sent to you from your employing office about continuing coverage during a period in LWOP status. If you choose to continue your coverage, you must pay the full employee's premium for every pay period that your enrollment continues. You can pay either on a current basis to your servicing payroll office or when you return to work. If you choose to terminate your enrollment, your coverage continues for 31 days under the temporary extension of coverage. However, your enrollment will terminate if you:

Do not sign and return the written notice within 31 days of receipt (45 days if you live overseas), **or**
Return the signed notice, electing to terminate your enrollment.

If you terminate your FEHB coverage, you and your eligible family members may convert to a non-group contract and you may re-enroll in any FEHB plan when you return to a pay and duty status, without waiting for an Open Season. If you terminate your coverage under the LWOP provisions, it is not considered a break in the continuous coverage necessary for continuing your health insurance into retirement. However, the termination period will not count toward satisfying the required five years of continuous coverage.

FEHB Open Seasons

You may make an FEHB Open Season change while on a LWOP status; however, your change will not be effective until you return to duty status.

Federal Employees' Group Life Insurance (FGLI)

Life insurance continues without cost to you for up to one year while in a non-pay status. After one year of LWOP, your life insurance will be terminated. However, you will be given 31 days extension of coverage to convert to a non-group policy.

Thrift Savings Plan (TSP)

No money will be contributed to your TSP account while you are in a LWOP status, nor will the agency contribute matching funds. You cannot make a deposit for missed contributions while on LWOP. If you have a TSP loan, you should send a copy of your LWOP Personnel Action (LWOP SF-50) to: **Thrift Savings Plan, P.O. Box 385021, Birmingham, AL 35238**, or fax it to 1-866-817-5023. When you return to pay status, you should contact your Civilian Personnel Advisory Center (CPAC) or Human Resources representative to ensure your loan payments resume immediately. If you fail to send a copy of your LWOP SF-50 to the TSP address above, or to restart your loan payments upon your return to duty, it will affect your loan. If your loan payments have not been kept up to date, your loan will be reamortized automatically.

You can make direct payments on your loan while in a non-pay status by sending a personal check or money order to the TSP. Be sure to write your Social Security number and loan number on the check or money order, and send it with a TSP Loan Payment Coupon. The Loan Payment Coupon is available on the TSP website, <http://www.tsp.gov>, under miscellaneous forms.

Retirement

All LWOP in excess of 180 days (six months) in a calendar year is not creditable toward your retirement service computation date. Exception: If you are on LWOP in conjunction with an approved Federal Workers Compensation Claim, all periods of LWOP are fully creditable.

FEHB Employees Dental and Vision Insurance Program (FEDVIP)

If you are currently enrolled in FEDVIP and are in LWOP status for two consecutive pay periods, you will be switched to a direct bill method of payment. This means you will receive a bill at your home address for your premiums, and you must pay this bill or your coverage will be terminated. Premiums paid by direct bill are not pre-tax. When you return to pay status, notify BENEFEDS (1-877-888-3337) immediately so the premium payment method can be returned to deduction from salary (pre-tax).

Flexible Spending Account (FSA)

If you are enrolled in FSAFEDS, you must notify them as soon as you know you are going to be in a LWOP status. Contact an FSAFEDS benefits counselor toll-free at 1-877-372-3337, Monday through Friday, 9:00 am to 9:00 pm (Eastern Time). FSA allotments are not withheld when you enter LWOP. If you have not accelerated (pre-paid) your allotment, your FSA account(s) will be frozen, and you will be ineligible for reimbursement of any health care expenses incurred during that period until the benefit periods ends or until you return to pay status and begin making allotment payments again. Dependent care expenses incurred may be reimbursed up to your account balance for that benefit period. For more information, refer to the "Leave without Pay (LWOP)" and "Qualifying Life Event (QLE)" Quick Reference Guides, located on the FSAFEDS website at <https://www.fsafeds.com/fsafeds/literature.asp>. If you return to pay status after the end of the benefit period, you will have another opportunity to enroll in the FSA program.

Long Term Care Insurance (LTCI)

If you are enrolled, Long Term Care Insurance (LTCI) continues when you enter LWOP as long as you continue to pay the premiums. If your premiums are being deducted through payroll deduction, you must contact LTC Partners to select a different payment option, such as direct billing or automatic bank withdrawal. Upon your return to a pay and duty status, contact LTC Partners again if you wish to go back to payroll deduction. Contact LTC Partners at 1-800-582-3337 or via the Web at www.ltcfeds.com.