

Deseret Mutual Benefits While on Leave of Absence

April 2011

	General	Military	Ministerial		Professional Development	Reduction in Force (RIF) & Early Retirement Incentive
			MTC and Mission Presidents	All Others		
Core benefits available?	Yes	Yes, but no OAD&D coverage	Coverage reduces to non-medical only; no OAD&D coverage	Can maintain all of them; encouraged to do so	Yes	Yes
How long can participants keep the core benefits?	6 months	24 months (Welfare) 5 years (Retirement)	Duration of assignment, plus 2 months	Duration of assignment, plus 2 months	1 year; up to 2 additional years if requested by employer	1 year
Employer contribution to premium?	First 3 months	First 3 months	Missionary Department pays full premium (limited)	Yes	Yes	No (employee pays entire premium)
Supplemental benefits available?	Yes*	Yes,* but war exclusion applies on all life insurance plans	Yes*	Yes*	Yes*	Yes*
Evidence of insurability required to reinstate GTL and SGTL insurance?	Yes	No**	No**	Yes	Yes	Not applicable; employee will not return
Retirement credit earned?	Yes	Yes, up to 5 years	Yes	Yes	Yes	Yes
Continue Thrift Plan and FSA contributions?	Only if on paid leave	No, but employer may be required to allow make-up contributions	No; this is an unpaid leave	No; this is an unpaid leave	Only if on paid leave	Only if on paid leave
Drop basic insurance or change coverage level***?	Not if on paid leave	Yes	Not applicable; coverage already reduced	Not if on paid leave	Not if on paid leave	Not if on paid leave

* To maintain SGTL coverage, the employee must also keep the basic GTL coverage in effect.

** If coverage is waived, employees are not required to show proof of insurability if they return to work within 3 months of release and reapply within 30 days of returning to work.

*** Except during open enrollment.

Policy: The Uniform Policy for Deseret Mutual Benefits While on Leave of Absence applies only to the administration of Deseret Mutual benefits once a participant's employer has approved a leave. It does not require the various employers to adopt uniform policies regarding the types of leave the employers grant nor the circumstances under which the leaves will be approved.