

DMBA Benefits While on Leave of Absence

March 2024

	General	Military	MTC and Mission Presidents	Other Ministerial Leave	Professional Development	RIF and Early Retirement Incentive
Are basic benefits available (except OAD&D)?	Yes	Yes	Non-medical only; Missionary Medical covers medical	Yes	Yes	Yes
How long are basic benefits available?	6 months	Welfare: 24 months Retirement: 5 years	Duration of assignment plus 2 months	Duration of assignment plus 2 months	1 year; up to 2 additional years at employer's request	1 year
Does employer contribute to premium?	Yes, for 3 months	Yes, for 3 months	GTL & Disability: Employer pays full premium SGTL & 24-hour AD&D: Church reimburses \$100 per month	Yes	Yes	No
Are supplemental benefits available (GTL required for SGTL)?	Yes	Yes, with war exclusion	Yes	Yes	Yes	Yes
Is evidence of insurability required to reinstate GTL and SGTL?	Yes	No, if returning to work within 3 months of release and reapplying within 30 days of return	No, if returning to work within 3 months of release and reapplying within 30 days of return	Yes	Yes	N/A
Can employee earn MRP retirement credit?	Yes	Yes, up to 5 years	Yes	Yes	Yes	Yes
Can employee contribute to 401(k)?	Yes, if paid leave	No, but employer may be required to allow makeup contributions	No	No	Yes, if paid leave	Yes, if paid leave
Can employee contribute to current year's FSA (no new year election possible)?	Yes, if paid leave	No	No	No	Yes, if paid leave	Yes, if paid leave
Can employee drop basic coverage or change coverage level (other than during Open Enrollment)?	No, if paid leave	Yes	N/A	No, if paid leave	No, if paid leave	No, if paid leave

Abbreviation key: AD&D = Accidental Death & Dismemberment | FSA = Flexible Spending Account | GTL = Group Term Life | MRP = Master Retirement Plan | MTC = Missionary Training Center | OAD&D = Occupational Accidental Death & Dismemberment | RIF = Reduction in Force | SGTL = Supplemental Group Term Life

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

LOABEN1ERN0324