Increases to Life and Disability Insurance Benefits during a Leave of Absence

Employees out on an approved FMLA or leave under the Americans with Disabilities Act (ADA) will continue to be eligible for the level of group life, AD&D and disability insurance held at the time the leave began. Any increase in insurance coverage caused by a salary increase provided by the university will become effective the first day of the calendar month coinciding with or next following the employee’s return to work. In addition, any increases in coverage following qualified life event or open enrollment elections to life, AD&D and disability benefits* during FMLA or ADA leave will not become effective until applicable Evidence of Insurability (EOI) forms are completed and approved and the employee has returned to active employment. Employees should not wait until their return to work to complete the EOI process as the EOI submission deadline may have passed.

*Child life and AD&D coverage can be added effective the date of birth or adoption of a child, if election is made within 60 calendar days of the qualified life event.

Employees out on an approved military duty leave or personal leave (including professional and research leaves) will continue to be eligible for the level of group life, AD&D and disability insurance for up to 12 months from the leave begin date. Any increase in coverage caused by a merit increase provided by the university will become effective the first day of the calendar month coinciding with or next following the employee’s return to work. In addition, any increases in coverage following qualified life event or open enrollment elections to life, AD&D and disability benefits* during these leaves will not become effective until applicable Evidence of Insurability (EOI) forms are completed and approved and the employee has returned to active employment. Employees should not wait until their return to work to complete the EOI process as the EOI submission deadline may have passed.

*Child life and AD&D coverage can be added effective the date of birth or adoption of a child, if election is made within 60 calendar days of the qualified life event.

If you have any questions regarding these plan provisions, please contact Benefits Administration at (571) 553-8382 or benefits@gwu.edu.