

FURLOUGH: What does it mean for my benefits?

Employees on temporary furlough must complete the [Benefit Premiums form](#) and return it to HR no later than 5/10/2020.

Below is a summary of how the temporary furlough affects benefits and detail related to the [Benefit Premiums form](#). Please read it carefully and reach out to dsullivan@wittenberg.edu, hure-mail@wittenberg.edu or call 937-327-7519 with questions.

Medical, Dental, Vision and Supplemental Life Insurance

While on furlough, employee cost-share of the [monthly premium](#) must continue to be paid each month to remain covered under the plans.

- NOTE: Scheduled contributions such as gifts to Witt, United Way, or other non-benefit related payments will **not** be continued while on furlough and are not counted as monthly premiums that need to be paid to the university.

Furloughed employees should mail a check to the University for their cost-share of monthly premiums. This may be paid on a monthly basis (pay each month) or aggregate monthly basis (pay once for 2, 3, or more months). Checks must be **received by the 10th of each month** to maintain coverage. Make checks payable to Wittenberg University and mail to: Wittenberg University, Department of Human Resources, PO Box 720, Springfield, OH 45501.

Health Savings Account (HSA)

Contributions to an employee's HSA will be suspended during the furlough & reinstated upon their return. If an employee remains eligible under the terms of the healthcare plan and the HSA plan, they will continue to receive the quarterly HSA employer contributions.

- Remember, HSA funds already contributed to your account are always available to use for out-of-pocket health care expenses during your furlough.
- Remember, upon return from the furlough, an employee can increase their tax-deferred contribution to cover eligible expenses incurred while on furlough and to pay themselves back.
- Upon return from furlough, all changes to HSA contributions must be documented by completing the [HSA Contribution/Change Form](#) and submitting it to HR prior to the [payroll cutoff date](#) for the effective month.

Healthcare FSA (HC-FSA) and Limited Purpose FSA (LP-FSA)

Contributions for HC-FSA and LP-FSA will be suspended during the time of furlough & reinstated upon return from furlough. Upon reinstatement to the plan, premiums will be adjusted and taken over the remaining pay periods to reach your 2020 annual election amount.

- Remember, the full 2020 annual election amount for HC-FSA and LP-FSA funds is available for eligible out of pocket expenses during your furlough.

- Employees may not drop HC-FSA or L-FSA unless there is a change in status that results in loss of healthcare coverage. Since employees are not losing healthcare coverage while on furlough, HC-FSA and L-FSA changes cannot be made.

Dependent Care FSA (DC-FSA)

There are two options for employees with a Dependent Care FSA.

OPTION 1: Contributions to the HC-FSA and LP-FSA will be suspended during the furlough & reinstated upon return from furlough. Upon reinstatement to the plan, premiums will be adjusted and taken over the remaining pay periods to reach the 2020 annual election amount.

OPTION 2: Contributions to Dependent Care FSA may be stopped as part of a special provision in the CARES Act. See the [Instructions for CARES Act DC-FSA Change](#) and submit the [FSA Contribution/Change form](#) to HR **no later than 05/10/2020**.

TIAA 403(b) Retirement Plan

As announced by Dr. Frandsen on 4/21/2020, the university 403(b) match has been temporarily suspended for all employees.

Without a paycheck, employee 403(b) retirement contributions cannot be made through payroll deduction and will therefore be suspended as well for the length of the furlough.

- Upon return to work at the end of the furlough, employee contributions will be reinstated at the same rate as elected immediately prior to the furlough.

Basic Life and AD&D Insurance

All benefit eligible employees have university paid Basic Life and AD&D coverage. The university will continue to pay the full Life and AD&D premium on their behalf and based on the full, regular salary. No action is needed.

Long Term Disability Insurance (LTD)

Salaried, exempt employees have university paid LTD coverage. The university will continue to pay the full LTD premium on their behalf and on the full, regular salary. No action is needed.