# IMPACT OF NON-PAY STATUS ON BENEFITS

### Life Insurance – If you have coverage under the Federal Employees Group Life Insurance (FEGLI) program, this coverage will continue for up to 365 days of non-pay status. You do not have to pay for the coverage while in non-pay status. The agency will pay for you. You are not required to reimburse the agency for this benefit. If you do not return within 365 days of non-pay status, your FEGLI coverage will be terminated and you will be provided an opportunity to convert you policy to an individual policy.

### Health Insurance – If you have coverage under the Federal Employees Health Benefits (FEHB) program, this coverage will continue for up to 365 days of non-pay status. You have the option of terminating your coverage during the period of non-pay status or continuing the coverage. If you elect to terminate your coverage, the coverage will be terminated effective at the end of the last pay period that health premium deductions were withheld. Upon return to a pay status, you will have a 60-day opportunity to re-enroll in FEHB.

### If you elect to continue your coverage during your period of non-pay status, you may make direct payments while in non-pay status or agree to incur a debt. If you want to make direct payments, this will be accomplished with post-tax premium payments sent directly to (DFAS). If you agree to incur a debt, the agency will pay your premium for you. Upon your return to a pay status, you must either make a direct payment in one lump sum using post-tax dollars or you may request that payroll withhold your current premium payment and an additional premium payment with each salary check until the debt is paid. If you elect this method, the premium will be paid with pre-tax dollars if you participate in premium conversion.

### If you have FEHB coverage, please read the [Notice of Intent Agreement](https://hr.nih.gov/sites/default/files/public/documents/benefits/pay/payroll/pdf/lwopnotice.pdf). Select your preference and return it to the Retirement & Employee Benefits Branch (Bldg 31, Room 1B37).

### Long Term Care – If you enrolled in a [Long Term Care](http://www.ltcfeds.com/) (LTC) policy through the Federal program, the policy will not be affected by non-pay status. But, if you arranged for the premiums to be deducted from your salary check, you must switch to another payment plan by completing a [Billing Change Form](https://cdn.ltcfeds.com/planning-tools/downloads/Billing-Change-Form.pdf) or contacting LTC Partners at 1-800-LTC-FEDS.

### Flexible Spending Accounts – If you enrolled in a [Flexible Spending Account](http://www.fsafeds.com) (FSA), these contributions will be discontinued until you return to pay status. Options regarding coverage and allotments will vary depending on whether your leave without pay is related to a qualified life event. For details, refer to the [FSA Quick Reference Guide](https://www.fsafeds.com/public/pdf/FSAFEDS-LWOP-Quick-Reference-Guide%20FINAL-s.pdf?h=cdq6741y33rr8ehry793tince395fo6j9b6ros3g7nkstkz1xbco). If you have any questions, contact FSAFEDS at 1-877-FSA-FEDS.

### Retirement – Your retirement coverage will continue without contributions from you. LWOP up to six months in a calendar year is fully creditable for retirement purposes. LWOP in excess of six months during a calendar year is not creditable.

### Thrift Savings Plan – If you are contributing to a [Thrift Savings Plan](http://www.tsp.gov/) (TSP) account, these contributions will stop when your salary stops. In addition to your own contributions, agency contributions (if you are eligible to receive them) will also stop when your salary stops. The contributions will begin again upon your return to a pay status. If you have a TSP loan, you must notify the TSP Service Office of your non-pay status since the loan payments will also be suspended during non-pay status. If you have any questions, contact the TSP service office at 1-877-968-3778.

### Dental and Vision Insurance– If you enrolled in a [Federal Employees Dental and Vision Insurance Program](http://www.benefeds.com) (FEDVIP), BENEFEDS will bill you directly after two consecutive pay periods of insufficient pay. You cannot incur a debt and missed payments will be paid post-tax. If you fail to make payments, your policy will be terminated. If you have any questions, contact BENEFEDS at 1-877-888-FEDS.

### Leave – You are not eligible to accrue annual or sick leave while in non-pay status. Leave accruals will begin again upon your return to a pay status. If you are intermittently in non-pay status, with each 80-hour accumulation of LWOP you will lose leave accruals for that pay period. Additionally, if you exceed six months of non-pay status in a calendar year, your advancement to the six or eight hour leave category will be delayed by the excess LWOP.

## Other HR Issues Impacted by Non-Pay Status

### Probationary Period – If you have not completed your probationary period when the non-pay status begins, you must make up all non-pay status time in excess of 30 days.

### Tenure – If you have not reached career tenure (competitive service) when the non-pay status begins, you must make up all non-pay status time in excess of 30 days.

### Within Grade Increases – If you are under the General Schedule (GS) pay schedule, non-pay status can impact your next Within Grade Increase (WGI). If you are advancing to the step 2, 3 or 4 of your grade (one-year waiting period), you are allowed up to 80 hours of non-pay status since your last promotion or WGI, without affecting the date of the next WGI. Non-pay status in excess of 80 hours must be made up to receive the WGI. If you are advancing to the step 5, 6, or 7 of your grade (two-year waiting period), you are allowed up to 160 hours of non-pay status since your last promotion or WGI, without affecting the date of the next WGI. Non-pay status in excess of 160 hours must be made up to receive the next WGI. And if your are advancing to the step 8, 9 or 10 of your grade (three-year waiting period), you are allowed up to 240 hours of non-pay status since your last promotion or WGI, without affecting the date of the WGI. Non-pay status in excess of 240 hours must be made up to receive the WGI.

### OHR/WRD/REBB

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