WHAT YOU MAY NEED TO KNOW ABOUT YOUR BENEFITS WHEN YOU GO ON MILITARY LEAVE

A guide to assist State of Hawaii Executive Branch Employees in preparing for a leave of absence for the purpose of military service



To help you prepare for your military leave, we have compiled the following information from pertinent laws, rules, union contracts, and other sources to let you know how your employment benefits may be affected, what you need to do, and whom to contact for further information. Please be aware that this is not a legal document or contract, and is subject to change.

For your information, the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994 provides protection and rights of reinstatement to employees who participate in the National Guard and Reserve. The Act allows members to go on military duty either voluntarily or involuntarily for a period up to five (5) years and be reinstated with no loss of seniority, status, or pay. For more information on the USERRA, check the following website:

http://www.dol.gov/dol/compliance/comp-userra.htm

If you have any questions about your leave, pay, or benefits, please call the appropriate offices indicated below and/or contact your departmental personnel office.

Benefit/Action	What to Expect/What to Do/Who to Call
Giving Notice	❖ You must provide your State supervisor and your departmental personnel office with as much advance notice as possible of your
	military service, either in writing or verbally.
Military Leave	❖ You are entitled to fifteen (15) working days of Military Leave with Pay when you are called to active duty, provided:
With Pay	• You are in a state civil service or exempt position and your appointment is for at least six (6) months.
	 You are serving in the Hawaii National Guard or other Reserve component under call of the President of the United States or Governor of Hawaii.
	* Military Leave with Pay shall not exceed fifteen (15) working days in any calendar year, unless you are called to active duty a second time within a calendar year. If you receive a second call to active duty within the same calendar year, you are permitted to use advanced Military Leave with Pay from the next calendar year.
	• To be eligible for advanced leave, you must have exhausted your fifteen (15) working days of Military Leave with Pay for the current year.
	 Any advanced leave shall not exceed fifteen (15) working days. Any advanced leave days "borrowed" will be cancelled from the succeeding calendar year and must be agreed to by you in writing. Should you leave State service before December 31 of the succeeding year, you will be required to reimburse the State for the entire amount of the advanced leave taken. Your request for Military Leave with Pay should be submitted on an Application for Leave of Absence, Form G-1, and be accompanied by your official military order for active duty. If this is not possible, you must verbally inform your supervisor and your departmental personnel office of your military leave plans, and follow up by submitting the necessary documents and forms.

Benefit/Action	What to Expect/What to Do/Who to Call
Vacation	❖ When you are called to active duty, you have the option to:
	Apply a portion or all of your accumulated vacation to the period you will be on leave due to military service; or
	Not apply any vacation days and be on military leave without pay (LWOP).
	❖ You need not exhaust accumulated vacation to be on military LWOP.
	❖ You will not accrue vacation leave benefits during the period you are on LWOP.
Sick Leave	❖ You may not apply sick leave while you are on LWOP.
	❖ You will not accrue sick leave benefits during the period you are on LWOP.
Retirement	Employees on leaves of absence for active military duty who return to State government service are entitled to up to five (5) years of
	retirement service credits under USERRA, provided certain conditions are met. The Employer will pay Contributory and Hybrid
	Plan retirement contributions for the employee during active duty period(s), under certain conditions.
	For more details, contact the Employees' Retirement System at 586-1735.
Hawaii	❖ USERRA allows you the right to elect continued health insurance coverage during military service or training. The State will
Employer-Union	continue to pay the usual monthly employer contributions, provided you continue to pay your portion of the contributions and
Health Benefits	remain eligible to receive benefits.
Trust Fund	❖ If you cancel your enrollment when you leave for military duty, you will be eligible to re-enroll in the same benefit plans that
(EUTF),	you had before you cancelled your enrollment. You may not change plans, but may change coverage if there is a qualifying
Including Life	event.
Insurance	❖ Your life insurance will continue while you are on military LWOP.
	For additional information, call the EUTF at 586-7390 or toll-free at 1-800-295-0089.
Premium	The PCP is a voluntary tax-savings benefit that allows you to purchase your EUTF medical, dental, drug, and vision insurances on a
Conversion Plan	pre-tax basis, where the cost of your health plan premiums are deducted from your gross wages before federal and state income
(PCP)	taxes, and social security taxes are withheld.
	❖ If you are enrolled in the PCP and go on a military LWOP, you may elect to voluntarily cancel your enrollment in the PCP by
	filing the appropriate forms with your personnel office within 90 days from the start of your military LWOP. Your cancellation
	shall become effective as soon as administratively possible, on a prospective basis, but no later than the last day of the month
	following the filing of your benefit election form.
	❖ If you choose to continue your health plan coverage by making out-of-pocket employee contributions to the EUTF, your PCP
	election will automatically resume when you return from your military LWOP.
	❖ If your health benefits plan coverage was cancelled due to non-payment of the required out-of-pocket contributions, your PCP
	election will likewise be cancelled as of the same effective date.
	• Upon your return from a military LWOP, you may re-enroll in the PCP, provided that you have filed the appropriate PCP forms
TI . T.O	with your personnel office within 90 days of your return.
Union Life	If you are enrolled in a union life insurance or other benefit programs, please call your union office.
Insurance and	HGEA: 539-1700 (Royal State Insurance) HSTA: 833-2711
Other Benefits	UPW: 847-2631 UHPA: 593-2157

Benefit/Action	What to Expect/What to Do/Who to Call
Island Flex (Flexible Spending Accounts)	 If you are enrolled in <i>Island Flex</i> and go on military LWOP, you may elect to continue participation under the Medical Expense Reimbursement Account and Dependent Care Expense Reimbursement Account by making the required contributions and administration fees under the plan during the period of unpaid military leave using either the: Prepaid Method: You may prepay the entire contribution due during the LWOP; or Pay-As-You-Go Method: The contributions due during the unpaid leave period may be paid out-of-pocket based on the same schedule that would have been used if you had not been on unpaid leave. If you fail to make the required contributions or administration fees, you will be administratively cancelled from the plan. If your military LWOP is ten (10) or more working days, you may choose to change or cancel participation in the Medical Expense Reimbursement Account. If you choose to cancel or are administratively cancelled and you return from unpaid military leave of absence during the same plan year, you may re-start participation in the Medical Expense Reimbursement Account and the Dependent Care Expense Reimbursement Account for the remainder of the plan year upon your return from leave. If you have any questions regarding this program, please call the plan administrator, Comprehensive Financial Planning, Inc., at 596-7006 or toll free at 1-877-550-5552.
Deferred Compensation Plan	If you are a participant in the Island \$avings Plan and have been called to report to military duty, please contact the plan administrator, ING, at 1-888-71A-LOHA (1-888-712-5642), and press 2 if you wish to be connected to the Honolulu office.
Tax Sheltered Annuity Plan (TSA)	 If you are employed with the: Department of Education, and have any questions, call the DOE – Benefits Section at 586-3245. University of Hawaii, and have any questions, call the UH – Office of Human Resources at 956-8643.

Benefit/Action Payroll Deductions	What to Expect/What to Do/Who to Call
Parking	To reinstate your parking assignment upon your return from leave, you must inform your Departmental Parking Coordinator (DPC) who will determine the status of your parking request. You will be informed by your DPC to go to the DAGS Automotive Management Division (AMD) with your vehicle registration, drivers' license and proof of no-fault insurance coverage and complete Form AMD PC-001. Flex Park is a voluntary tax-savings benefit under which fees for a parking assignment in a facility under DAGS jurisdiction are deducted from a paycheck on a pre-tax basis. When completing Form AMD PC-001, you may indicate your desire to participate in Flex Park.
Pre-Tax Transportation Benefit Pilot Program	If you participate in this Program and will be going on extended leave for military service, you should contact your department's Pre-Tax Transportation Benefit Pilot Program Coordinator to cancel your enrollment. Upon your return to work, you may request to be re-enrolled in the Program.
Financial Institutions	Call your financial institution(s) if you need to make other arrangements for loan payments and to also cancel your loan deductions. If you belong to the Hawaii State Federal Credit Union, their telephone number is 587-2700.

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Benefit/Action	What to Expect/What to Do/Who to Call
Union Dues	Please contact your respective union office:
	HGEA: 539-1700 HSTA: 833-2711
D 1	UPW: 847-2631
Re-employment:	❖ You are eligible for reemployment rights under USERRA provided you meet the following conditions:
Return to Work	You must give advance notice (written or verbal) to your employer that you will be leaving the job for military training or
	service;
	You may not exceed the five (5) year cumulative limit on certain periods of service;
	You must be released from service under "honorable conditions"; and
	You must report back to your job in a timely manner.
	More information may be obtained at http://www.dol.gov/dol/compliance/comp-userra.htm
Servicemembers	Under the provisions of this Act, you may qualify for any or all of the following:
Civil Relief Act	Reduced interest rate on mortgage payments and credit card debts to a fixed rate of six (6) percent. You may be eligible for the
(SCRA)	reduced rate if you and your loan meet the following conditions:
	 Applies only to obligations incurred before entry into active duty.
	• Your military service materially affects your ability to pay the loan at the regular (pre-service) interest rate. Generally this
	requirement means that you make less money in the military than you made as a civilian.
	You notified the lender, with copy of orders. Notification must include proof of mobilization/activation to active-duty status,
	as well as documentation of reduced income, such as a leave and earnings statement.
	• After your active duty service is ended, the interest rates held prior to deployment will be reinstated.
	❖ Protection from eviction, in certain situations.
	Delay of civil court actions, such as bankruptcy, foreclosure, or divorce proceedings.
DE A CIV	For more information, contact your military unit or installation legal assistance office.
REACH	Confidential, short-term professional counseling services are available to help as you prepare to leave for and/or return from military
(Short-term	duty. For an appointment, call the WorkLife Hawaii office at (808)543-8445 or 1(800)994-3571 from the Neighbor Islands and ask
counseling	for an EAP counselor.
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Other	❖ Payroll: Be sure your departmental personnel office has your current mailing address to avoid problems with mailing of your
Considerations	paychecks, as well as other correspondence.
	State or union life
	insurance plans, State contributory or Hybrid retirement plan, and deferred compensation plan. You may also consider submitting
	a new Employee's Designation of Beneficiary (Form D-90) to update your designation of beneficiary for unpaid wages and
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