

BENEFITS WHILE ON AN APPROVED LEAVE OF ABSENCE (LOA)

IMPORTANT: If you are not actively at work (e.g., on LOA) on the day that any participation in life insurance and/or disability is scheduled to begin, your participation will not take effect until you return to active employment.

During an approved LOA, your benefits coverage will remain in effect through the term of your approved LOA to a maximum period of six (6) months. This includes medical, prescription drug, healthcare FSA, dental, vision, supplemental life, voluntary AD&D and long-term disability, in addition to your company-paid benefits of short-term disability and basic life/AD&D. During this time, you are required to continue to make benefits premium payments to the Direct Billing Administrator to avoid termination of coverage due to non-payment.

If your LOA is determined to be “unapproved” as a result of not submitting medical certification, your benefits may be terminated as a result of the unapproved leave.

Untimely Notification of LOA Requests

If your request for LOA was not made timely and results in a retroactive LOA start date, any deductions taken from your paycheck on a pre-tax basis after your LOA start date will be refunded to you and will instead be invoiced by the LOA administrator on an after-tax basis.

Invoicing of Benefits while on LOA

Benefit deductions will stop at the beginning of the next full pay cycle following your LOA Start Date. Once the benefit deductions stop, a “Paying your Premiums While on LOA” notice and monthly payment coupons will be sent via your communication preferences as indicated on the **myBenefitsHub** (<https://ODP.bswift.com>) website.

Benefit premiums while on LOA are due on the first (1st) of each month. **Non-payment of benefit premiums by the Grace Period due date will result in termination of benefits for non-payment.** Any coverage cancelled for non-payment will be terminated retroactive to the last paid-through date. If your coverage is terminated for non-payment, you will have no coverage during the period that the coverage was terminated, and you cannot re-enroll in the Plan until you return to active employment, assuming you satisfy the eligibility requirements at that time and actively re-enroll in coverage. If supplemental life insurance, long-term disability, and/or voluntary AD&D was terminated either voluntarily or because of non-payment, any subsequent enrollment may require Evidence of Insurability.

Payment of Invoices While on LOA

You may view your invoices and your account at any time by visiting **myBenefitsHub** (<https://ODP.bswift.com>). This site also allows you to set up Automatic Bank Withdrawal for payment of invoices or set up a one-time electronic payment.

When you Return to Active Employment

Upon returning to active employment, you will have a life event window open that allows for certain changes based on your LOA reason. If you were terminated for non-payment, this may provide an opportunity for you to re-enroll, but it will be on a prospective (go-forward) basis.

Payroll deductions generally begin at the beginning of the next pay period following the date your Return from Leave (RFL) was successfully keyed into the *mycloud* system; however, it is ultimately based on your RFL date and the bi-weekly payroll schedule. It could take up to 2 pay cycles before payroll deductions resume.

Upon returning to active employment, if it is determined that you have any arrears due, and **ONLY IF** you were not previously terminated for non-payment, arrears will be set up automatically and deducted from future paychecks until paid in full.

If you have any questions regarding your LOA billing account, you may contact the bswift COBRA & Direct Billing Center at (866) 365-2413 from 8 a.m. – 5 p.m. ET Monday – Friday.

You may also reach out to BenefitsTeam@theodpcorp.com for any questions you have regarding LOA and/or LOA billing.