

MEMORANDUM FOR NGHI-HRO

FROM: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

SUBJECT: Request for Leave Without Pay (LWOP) in Excess of 30 Days

1. I request to be on LWOP status effective \_\_\_\_\_ (first day of unpaid leave), until \_\_\_\_\_ (last day of unpaid leave), for the following purpose:
  
2. I acknowledge receipt of the *“Federal Employees Health Benefits (FEHB) Options While In Leave Without Pay or Insufficient Pay Status”* notification and understand that **a response to the notice is required within 31 days from the date of my request for LWOP, or my FEHB will be automatically terminated.**
  
3. I have **read and signed** the *“Statement of Understanding for Extended Leave Without Pay.”*
  
4. I will notify my supervisor and the Human Resource Office when I return to duty.

Supervisor Approval:

HRO:

HRO Comments:

NGHI-HRO (RN 600B)

MEMORANDUM FOR

SUBJECT: Federal Employees Health Benefits (FEHB) Options While in Leave Without Pay (LWOP) or Insufficient Pay Status

1. References.

- a. 5 CFR, "Administrative Personnel," Part 630, "Absence and Leave"
- b. CNGBI 1400.25, Vol. 630, 23 April 2021.

2. Federal Employee Health Benefit (FEHB) Program.

a. You must respond within 31 days (45 days for employees residing overseas) of this notice in order to avoid an automatic termination of your FEHB enrollment.

b. Prior to entering either LWOP or "Insufficient Pay" status, you must either elect to continue your FEHB enrollment, or "Terminate" your enrollment.

(1) If you elect to **continue your FEHB enrollment**, you will be responsible to pay the employee's portion of FEHB premiums either directly or by incurring a debt to be paid upon your return to pay status.

(a) If you elect to pay your premiums directly, you must mail a check payable to **DFAS-Cleveland**, and include on the check, your name, social security number, "FEHB premium", and the pay periods applicable for the payments. Mail your payment to:

**DFAS Cleveland  
DSSN 83552  
ATTN: J3DCBB/555  
1240 East 9<sup>th</sup> Street  
Cleveland, OH 44199.**

(b) If you elect to incur a debt or fail to pay the entire amount due, you will receive a notice stating the total amount due upon your return to pay status or are separated from employment.

(c) If the amount due cannot be withheld from your salary, it will be recovered from a lump sum payment of accrued leave, income tax refunds, amounts payable under the Civil Service Retirement System or Federal Employees Retirement

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System, or any other source normally available for the recovery of a debt due the United States.

(2) If you elect to **Terminate your FEHB enrollment**, or your enrollment is automatically Terminated, the Termination will take effect at the end of the last pay period in which premiums were withheld from pay.

(a) Following Termination, your FEHB coverage will continue for an additional 31 days during which, you may convert to an individual contract with our insurance carrier.

(b) The Termination will not be considered a break in continuous coverage necessary for continuing FEHB coverage into retirement. However, the period during which the Termination is in effect does not count toward satisfying the required 5 years of continuous coverage.

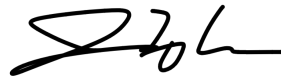
(c) When you return to pay status, or at the end of the first pay period of sufficient pay, if you elect to reenroll for FEHB coverage, you **MUST** do so within 60 days.

3. Please check the appropriate space(s) below, sign, and return this notice to the Human Resources Office, Hawaii National Guard either personally, by email, or mail to the addresses listed below.

Hawaii National Guard  
Human Resources Office (Benefits)  
3949 Diamond Head Road  
Honolulu, HI 96816

E-Mail: [ng.hi.hiarng.mbx.nghi-hro-benefits@mail.mil](mailto:ng.hi.hiarng.mbx.nghi-hro-benefits@mail.mil)

Phone: 808-672-1006 option 3.



JESSICA Y. HALECK  
Supervisory Human Resources Specialist  
(Benefits)

NGHI-HRO (RN 600B)

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After reading and understanding the above, I elect to:

Continue the enrollment and pay the premiums directly

Continue the enrollment and incur a debt

Terminate the enrollment

\_\_\_\_\_  
Employee Name (Print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Employee Signature

# Statement of Understanding for Extended Leave Without Pay (LWOP)

Employees may request and have LWOP approved for a variety of different reasons. Below is the Benefits Summary for Civilian Employees going on Extended Leave without Pay (LWOP) for personal reasons and the impact it has on your benefits.

Please initial each item to acknowledge you have read and understand the effects of LWOP on your benefits:

Initial

Benefit

**Career Tenure**

The first 30 calendar days of each nonpay period are creditable service

**Probationary Period**

For the computation of a probationary period on an initial appointment to a position, a total of 22 workdays in a nonpay status is creditable service.

**Time-in-grade requirements (requirements for promotion)**

All nonpay status is creditable service.

**Within-grade increases**

An aggregate of no more than 2 workweeks in a nonpay status in a waiting period is creditable service for advancement to steps 2, 3, and 4 of the General Schedule; 4 workweeks for advancement to steps 5, 6, and 7; and 6 workweeks for advancement to steps 8, 9, and 10. For prevailing rate employees (WG, WL, and WS schedules), an aggregate of 1 workweek nonpay status is creditable service for advancement to step 2, 3 workweeks for advancement to step 3, and 4 workweeks for advancement to steps 4 and 5.

**Service computation date (annual leave accrual)**

For purposes of computing accrual rates for annual leave (i.e., 4, 6, or 8 hours per pay period), an aggregate of 6 months of nonpay status in a calendar year is creditable service. The service computation date must be adjusted by the amount of nonpay time in excess of 6 months in a calendar year (i.e., excess time is added to the employee's service computation date).

**Leave**

The accumulation of nonpay status hours during a leave year can affect the accrual of annual leave and sick leave. (See 5 CFR 630.208(a).) For example, when a full-time employee with an 80-hour biweekly tour of duty accumulates a total of 80 hours of nonpay status from the beginning of the leave year (either in one pay period, or over the course of several pay periods), the employee will not earn annual and sick leave in the pay period in which that 80-hour accumulation is reached. If the employee again accumulates 80 hours of nonpay status, he or she will again not earn leave in the pay period in which that new 80-hour total is reached. (This means that a full-time employee who is in the 6-hour annual leave accrual category and who has accumulated 80 hours of nonpay status in the last pay period of the year will forfeit 10 hours of leave accrual in that pay period.) At the end of the leave year, any accumulation of nonpay status hours of less than 80 hours is zeroed out so that the accumulation for the next leave year starts at zero. For part-time employees, leave accrual is prorated based on hours in a pay status in each pay period; thus, time in nonpay status reduces leave accrual in each pay period

containing such time (5 CFR 630.303 and 5 U.S.C. 6307).

**You may not use paid leave while on LWOP.**

### **Federal Employees' Health Benefits (FEHB)**

The "Federal Employees Health Benefits (FEHB) Options While In Leave Without Pay or Insufficient to me and I understand that a response to the notice is required within 31 days from the date of my request for LWOP, or my FEHB will be automatically terminated.

### **Federal Employees' Group Life Insurance (FGLI)**

Life insurance continues without cost to you for up to one year while in a non-pay status. After one year of LWOP, it will be terminated. However, you will be given 31 days extension of coverage to convert to a non-group policy.

### **Thrift Savings Plan (TSP)**

No money will be contributed to your TSP account while in a LWOP status, nor will the agency contribute matching funds. You cannot make a deposit for missed contributions while on LWOP. (check one of the following)

I have a TSP loan - HRO will need to submit Form TSP-41 to report your non-pay status. Loan payments are required until TSP is notified of your non-pay status. Read more about LWOP effects on your loan at [https:// www.tsp.gov/publications/tspfs04.pdf](https://www.tsp.gov/publications/tspfs04.pdf). You must notify HRO of your loan status when you return to duty.

OR

I DO NOT have a TSP loan.

### **Retirement**

All LWOP in excess of 180 days (six months) in a calendar year is not creditable toward your retirement service computation date. Exception: with an approved Federal Workers Compensation Claim, all LWOP is fully creditable.

### **Federal Employees Dental and Vision Insurance Program (FEDVIP)**

If you are currently enrolled in FEDVIP and in LWOP status for two consecutive pay periods, you will be switched to a direct bill method of payment. This means you will receive a bill at your home address for your premiums, and must pay this bill or coverage will be terminated. Premiums paid by direct bill are not pre-tax. When you return to pay status, notify BENEFEDS (1-877-888-3337) immediately so the premium payment method can be returned to deduction from salary (pre-tax).

### **Flexible Spending Account (FSA)**

If you are enrolled in FSAFEDS, you must notify them as soon as you know you are going to be in a LWOP status. Contact an FSAFEDS benefits Specialist toll-free at 1-877-372-3337. FSA allotments are not withheld when you enter LWOP. If you have not accelerated (pre-paid) your allotment, your FSA account(s) will be frozen, and you will be ineligible for reimbursement of any health care expenses incurred during that period until the benefit periods ends or until you return to pay status and begin making allotment payments again. Dependent care expenses incurred may be reimbursed up to your account balance for that benefit period. For more information, refer to the "Leave without Pay (LWOP)" and "Qualifying Life Event (QLE)" Quick Reference Guides, located on the FSAFEDS website ([www.FSAFEDS.com](http://www.FSAFEDS.com)). If you return to pay status after the end of the benefit period, you will have another opportunity to enroll in the FSA program.

**Long Term Care Insurance (LTCI)**

If you are enrolled, Long Term Care Insurance (LTCI) continues when you enter LWOP as long as you continue to pay the premiums. If your premiums are being deducted through payroll deduction, you must contact LTC Partners to select a different payment option, such as direct billing or automatic bank withdrawal. Upon your return to a pay and duty status, contact LTC Partners again if you wish to go back to payroll deduction. Contact LTC Partners at 1-800-582-3337 or via the Web at [www.ltcfeds.com](http://www.ltcfeds.com).

I certify that I have read and understand the impact LWOP has on my Technician Career and Benefits. I will notify my supervisor and HRO when I expect to return to duty status.

\_\_\_\_\_  
Employee Name (Print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Employee Signature