

# Military Leave of Absence

If you are a MainePERS member on a leave of absence to serve in the uniformed services of the United States, federal and State law include specific protections with respect to your membership and related benefits.

#### **Service Retirement:**

As a member on a leave of absence to serve in the United States uniformed services, you are entitled to service credit for the period of your military service so long as you meet all eligibility requirements. You must provide a copy of your military discharge papers so we can determine your eligibility for continued membership. We ask that you give us this information as soon as possible upon your return.

## **Survivor Benefits:**

If you die before your service retirement benefit becomes effective, your designated beneficiary is eligible to receive benefits. Depending on eligibility, your beneficiary could elect a lump sum refund of your contributions and interest, a reduced retirement allowance or a monthly survivor benefit.

Information about your current beneficiary designation can be accessed using your MainePERS Member Portal account. Details about the portal, what it offers, and how to register are available at mainepers.org/memberportal/.

#### **Group Life Insurance**:

If you participate in the group life insurance program for basic, supplemental, and/or dependent coverage, you may continue the same coverage while on approved military leave by continuing to pay premiums. In order to maintain coverage while on military leave, notify the MainePERS within 31 days of being approved for unpaid military leave. When you notify us of your intention to continue coverage, we will tell you the premium amount and the required payment schedule.

Information about your current beneficiary designation can be accessed using your MainePERS Member Portal account. Details about the portal, what it offers, and how to register are available at mainepers.org/memberportal/.

## **General Information**:

Your employer is responsible for payment of the MainePERS employee contributions that you would have paid had you not been on leave for military service. You are not required to make contributions to your MainePERS account while on an approved Military Leave. If, at some future point, you decide to withdraw your member contributions from MainePERS, the portion of employee contributions paid on your behalf by the employer during the military leave will not be available for withdrawal.

For more information about leave of absence for military service, or any aspect of MainePERS benefits, please contact us at 1-800-451-9800 or on the web at <a href="mainepers.org">mainepers.org</a>. For further information on your military leave rights please contact your military personnel office or the Department of Veteran Affairs.