
LIFE EVENTS:

MILITARY LEAVE

DMBA considers it a privilege to serve you and your family as you serve in the armed forces. This guide should help you make necessary benefits-related decisions as you prepare for a military leave of absence.

CHECKLIST

- Get your employer's approval for a military leave of absence.
- Notify your employer and DMBA about any mailing address changes.
- Contact TRICARE to determine which health plan option may be best for you.
- Determine whether you will maintain your DMBA benefits while on leave.

OTHER THINGS TO CONSIDER

- Keep some life benefits for your dependents if you drop your DMBA life plan.
- Make after-tax Flexible Spending COBRA payments to DMBA to avoid forfeiting unused balances in your accounts if you're on unpaid leave.
- Arrange premium payments with your employer if you keep your DMBA benefits.
- Contact your insurance provider to make arrangements for your premium payments if you're enrolled in the discount group auto and homeowners insurance through DMBA.
- Call DMBA Member Services to arrange for payments or suspension of payments if you have an unpaid Deseret 401(k) Plan loan.

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FREQUENTLY ASKED QUESTIONS

Can I keep my DMBA medical and dental plan benefits while I'm on military leave?

You and your eligible family members can keep these benefits for up to 24 months or the duration of your active-duty assignment, whichever ends first. TRICARE will be your primary plan provider and your DMBA medical plan will be secondary. For your spouse and children, your DMBA medical plan will continue as your primary plan provider.

Can I keep my DMBA life plan benefits while I'm on military leave?

DMBA's life plan excludes benefits for death caused by war or act of war and while serving on active military duty but you may want to maintain some life benefits for your spouse and/or dependents. Consult with your account and financial advisor before making any decisions.

Will my employer continue to pay part of the premium while I'm on military leave?

For the first three months, your employer will pay its usual portion. If you want to continue your coverage beyond that, you'll be responsible for the full cost. Call DMBA to find out what your premium will be.

Can I drop my health plan while I'm on military leave?

You can drop your coverage at any time during your active-duty assignment. If you re-enroll within 30 days of returning to work, DMBA will reinstate your benefits effective the day after your military coverage ends. You won't have to prove you are in good health to have your life and disability coverage reinstated.

How do I drop or waive coverage while on military leave?

Complete an [Employee Benefit Enrollment Form](#) and return it to Member Services. If you waive coverage, re-enroll within 30 days of returning to work to reinstate your DMBA coverage.

What will happen to my Deseret 401(k) Plan account while I'm away?

If you are on unpaid leave, your contributions and your employer's matching contributions will be suspended until you return. You can direct your investments and make periodic withdrawals (subject to the usual limitations).

Can I make up any missed contributions to the Deseret 401(k) Plan when I return?

Yes. The law allows you five years to make up any contributions you missed while on military leave. Your employer will match your make-up contributions based on the regular employer-matching schedule. When you return, contact Member Services.

What if I have an unpaid Deseret 401(k) Plan loan?

You are not required to make Deseret 401(k) Plan loan payments while on military leave. If you have a loan, you can send payments to DMBA or suspend your payments until you return. Contact Member Services before you leave so your loan does not go into default.

What will happen to my FSA while I'm on leave?

You can continue participating in Flexible Spending while you're on paid leave. If you are on unpaid leave, you can make after-tax Flexible Spending COBRA payments to DMBA to avoid forfeiting unused balances in your accounts. If you choose not to continue to participate, DMBA can only reimburse you for expenses you incur before the last day of the month you leave.

While I'm on military leave, will I continue to earn Master Retirement Plan benefit credit?

If you are eligible for the Master Retirement Plan, you will earn benefit credit as long as your leave is employer-approved and you meet the eligibility requirements.

This information is provided as a service to help you make informed decisions. Nothing in this information should be considered legal, financial, investment, or medical advice. As with any major life event, you should consult with qualified professionals of your choice who can provide you with appropriate counsel and advice. We have made every effort to accurately describe the benefits and ensure that information given to you is consistent with other benefit-related communications. However, if there is any discrepancy or conflict between information in this document and other plan materials, the terms outlined in the plan document will govern. You can view the summary plan descriptions by logging into www.dmba.com.
