

**LEAVE OF ABSENCE TYPE**

Benefits	Donated Leave	Family Leave FMLA/NJFLA		Personal Leave	Sick Leave (not FML)		Voluntary Furlough	NJ Paid Leave or TDI
		Paid	Unpaid	Unpaid	Paid	Unpaid	Unpaid	
<b>Health</b>	continues as if working	continues as if working	employee pays benefit premium for first 3 months, then full cost	employee pays full cost upfront for length of leave	continues as if working	employee pays benefit premium for first 3 months, then full cost for length of leave	employee pays benefit premium if out for entire payperiod	employee pays benefit premium for first 3 months, then full cost for length of leave
<b>Dental</b>	continues as if working	continues as if working	employee pays benefit premium for first 3 months, then COBRA	employee pays full cost upfront for length of leave	continues as if working	employee pays benefit premium for first 3 months, then COBRA	employee pays benefit premium if out for entire payperiod	employee pays benefit premium for first 3 months, then COBRA
<b>Pension</b>								
ABP	continues as if working	continues as if working	no contributions	no contributions	continues as if working	no contributions	no contributions if earn less than 50% of salary	no contributions
PERS, TPAF	continues as if working	continues as if working	no contributions can purchase back time when return to work	no contributions can buy back time when return to work	continues as if working	no contributions can purchase back time when return to work	depends on length of furlough	no contributions can purchase back time when return to work
<b>Life Insurance</b>	continues as if working	continues as if working	suspended	suspended	continues as if working	suspended	continues as if working	suspended
<b>Sick time</b>	accrues	accrues	does not accrue	does not accrue	accrues	does not accrue	accrues	does not accrue
<b>Vacation time</b>	accrues	accrues	does not accrue	does not accrue	accrues	does not accrue	accrues	does not accrue
<b>Personal/AL</b>	accrues	accrues	does not accrue	does not accrue	accrues	does not accrue	accrues	does not accrue