Optional Insurance Plan	Protected LWOP (FMLA, OFLA, CBIW, Military) self-pay premium available	Unprotected LWOP (when approved by agency in advance of leave) self-pay premium available	Length of Continuation	Current Monthly Premium Amount
Optional Employee Life Insurance - conversion possible	Yes	Yes	12 months	
Optional Spouse or Domestic Partner Life Insurance - conversion possible	Yes	Yes	12 months	
Optional Dependents Life Insurance - conversion possible	Yes	Yes	12 months	
Accidental Death & Dismemberment (AD&D)	Yes (Military - no benefit payable if loss caused by act of war)	Yes (Military - no benefit payable if loss caused by act of war)	12 months	
Short Term Disability (STD)	Yes (No for CBIW & Military)	No	12 weeks	
Long Term Disability (LTD)	Yes (No for CBIW & Military)	No	12 weeks	

Optional Insurance Continuation Chart

Optional Insurance Plan	Protected LWOP (FMLA, OFLA, CBIW, Military) self-pay premium available	Unprotected LWOP (when approved by agency in advance of leave) self-pay premium available	Length of Continuation	Current Monthly Premium Amount
Long Term Care (LTC) - portability possible	Yes	Yes	12 months	
Flexible Spending Account (FSA)	Yes - prepay, pay as you go, or catch up (must be in the same tax year)	No - COBRA post tax available only if FSA account has an account balance	Limited to current tax year enrollment	
Imputed Value Tax Domestic Partner or Children's Coverage	Yes	Yes	Current plan year rate	

Key:

LWOP = leave without pay

FMLA = Family and Medical Leave Act (federal leave) OFLA = Oregon Family Leave Act (state leave) CBIW = Continued Benefit of Injured Worker (workers' compensation)

Military = Military leave