



# Benefits While on a Leave of Absence



## What Happens to Your Benefits on Leave of Absence?

- **On Protected (FML/CFRA, PDL, etc.) or Paid Leave** your benefits remain active.
- **On Unprotected/Unpaid Leave** your benefits terminate at the end of the month. Please connect regularly with your Department Human Resources Officer (DHRO) so that you know when this will happen.

## What Are Your Options if Benefits Terminate?

If You Have This Plan...	You Will Get Forms and Payment Instructions in the Mail...*
Medical	A letter & enrollment form from Employee Benefits to continue coverage by paying premiums yourself to ASI COBRA
Dental and Vision	COBRA form from ASI COBRA to continue coverage by paying COBRA premiums yourself to ASI COBRA
Life Insurance	Billing statement from MetLife to continue coverage by paying premiums yourself to MetLife
Critical Illness	Form from Lincoln Financial to continue coverage by paying premiums yourself to Lincoln Financial
Short and Long-Term Disability	If you are out on leave due to your own qualifying disability, premiums are generally waived. If you are out on leave for another reason, coverage terminates. <ul style="list-style-type: none"><li>• If you experienced a disability while your coverage was still in place, your claim will not be affected.</li></ul>

*\*None of the above can happen until your Department enters your leave in PeopleSoft.*

If You Have This Plan...	The Following Accounts Remain Available to You...
Employee Assistance Plan (EAP)	You will remain eligible for EAP benefits during leave.
Health Reimbursement Account (HRA)	Your account with ASI Flex will remain in place and you can use the available balance.
Health Care Flexible Spending Account (HCFA)	Your account with ASI Flex will remain in place and you can use the available balance. Your annual pledge will remain the same and contributions will be collected upon your return.
Dependent Care Flexible Spending Account (DCFA)	Your account will remain open, but you cannot use DCFA funds while you are on an LOA. Your annual pledge will remain the same and contributions will be collected upon your return. <ul style="list-style-type: none"><li>• If you wish to stop or reduce your DCFA due to your leave, email <a href="mailto:DHRBenefits.FGG@sdcounty.ca.gov">DHRBenefits.FGG@sdcounty.ca.gov</a>. Changes will be made moving forward, they cannot be retroactive.</li></ul>

## What Do You Need to Do While on Leave?

- For Qualifying Life Events such as the birth of a baby, enrollment in spouse's benefits or Medi-Cal, or removing a dependent from a plan, etc., email Employee Benefits at [DHRBenefits.FGG@sdcounty.ca.gov](mailto:DHRBenefits.FGG@sdcounty.ca.gov). *If you miss the 60-day window, you may have to wait for Open Enrollment to make changes.*
- Review all mail from the County and insurance carriers and complete and submit forms and payments by the listed deadlines for any coverage you want to continue while on leave.
- Connect with your DHRO to discuss leave status changes that may affect your benefits.
- If you change your address/email/phone number, notify your DHRO to update PeopleSoft to ensure you receive communications timely.

## What Happens When You Return to Work?

- **Any premiums owed** will be deducted from future paychecks. After your return to work, if you owe any premiums, you will receive an email from Employee Benefits on the amount owed and timeline of repayment.
- **If benefits terminated** on Unprotected/Unpaid Leave, benefits will be reinstated:
  - The 1<sup>st</sup> of the month after your return date.
    - Example: Return to work 3/1/24 = Benefits effective 4/1/24
  - Enrollment will be based on your elections at the time you went on leave. Any changes you made during Open Enrollment or a Qualifying Life Event while you were on leave will be included.
- **If you forgot to let us know about a Qualifying Life Event** while on leave, please email [DHRBenefits.FGG@sdcounty.ca.gov](mailto:DHRBenefits.FGG@sdcounty.ca.gov) right away.
  - If IRS rules permit, we may be able to make changes moving forward.
  - After the IRS deadline, you may need to wait for Open Enrollment to make changes.

For more details, please visit the *Benefits/Leave of Absence* webpage:  
<https://www.sandiegocounty.gov/content/sdc/hr/EmployeeBenefits/leave-of-absence.html>