



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 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 packet from ASI COBRA to continue coverage by paying COBRA premiums yourself to ASI COBRA
Life Insurance	Packet from MetLife to continue coverage by paying premiums yourself to MetLife
Critical Illness	Packet from Allstate to continue coverage by paying premiums yourself to Allstate
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"> • If you have experienced a disability while your coverage was still in place, your claim will not be affected.

**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...
Health Reimbursement Account	Your account with ASI Flex will remain in place and you can use the available balance.
Health Care Flexible Spending Account	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 adjusted upon your return.
Dependent Care Flexible Spending Account (DCFSA)	Your account will remain open, but you cannot use DCFSA funds while you are on an LOA. Your annual pledge will remain the same and contributions will be adjusted upon your return. <ul style="list-style-type: none"> • If you wish to stop or reduce your DCFSA due to your leave, email DHRBenefits.FGG@sdcounty.ca.gov. Changes will be made moving forward, they cannot be made retroactive.

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. *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 regularly 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** due to an Unprotected/Unpaid Leave, benefits will be reinstated the 1st of the month after your return date, and enrollment will be based on your elections at the time you went on leave.
 - o Any changes you emailed to Employee Benefits for 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 right away.
 - o If IRS rules permit, we may be able to make changes moving forward.
 - o If it's past 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>