

# Your Benefits While Taking a Leave of Absence from FCPS



**H u m a n   R e s o u r c e s**

*If you take a leave of absence (LOA), the following is important information about what happens to your benefits when you are not on the Fairfax County Public Schools (FCPS) payroll both during and immediately following an approved LOA. This document is a summary publication. For complete details concerning a LOA, go to the FCPS Human Resources web site at [www.fcps.edu/DHR/employees/benefits](http://www.fcps.edu/DHR/employees/benefits).*

FCPS provides two types of LOA that allow you to take up to 1 year of leave: designated and nondesignated.

You may request a **designated LOA** for:

- Child care.
- A personal or family illness.
- A hardship.
- Military duty.
- Student teaching, an internship, or professional certification, if you are obtaining your initial teacher license or a license in a critical field.
- A professional certificate, if you are a nonteaching employee.

You may request a **nondesignated LOA**:

- After you have worked for FCPS for 5 continuous years.

In certain circumstances, a designated LOA can extend past 1 year. FCPS only allows you to extend your leave under certain circumstances, as stated in the current FCPS Regulation 4822, *Leave of Absence*.

## **At the Start of the LOA Process, FCPS Requires You to Take Action Concerning Your Benefit Elections**

In the absence of your election, your benefits will continue until the last day of the month in which your LOA is approved to begin.

FCPS automatically cancels your medical, dental, optional life insurance, long-term disability (LTD) insurance, and flexible spending accounts on the last day of the month for which you have paid for your benefits through FCPS automatic payroll deductions.

**NOTE:** If you elect not to continue paying the LTD premium during your LOA and you file an LTD claim during the first 12 months of your return to work in FCPS, your LTD claim will be subject to a pre-existing condition clause, and your claim may not be approved.

## **To Maintain Your Benefits During Your LOA**

You must pay the full premium for your benefits—both the employee and employer portion—if you want to maintain your benefits while you are on a LOA. (See page 4 for full monthly premiums (nonCOBRA).) If you do not pay the full premium, FCPS will not continue your benefits. To ensure that your benefits continue during your LOA:



1. Complete the *Benefit Billing Election* form, noting which benefits you want to continue during your LOA. You must return this form with your first month's payment (by personal check or money order) to the Office of Benefits Services, Benefit Processing, **no later than 30 days** after the date of your LOA approval. FCPS will reinstate your coverage on the first day following the date your benefits ended.
  - You may continue to participate in the health plans (medical and dental), life insurance, LTD, and other contributory benefit programs.
  - If you are a 10-month employee and your leave ends June 30, your health benefits will continue through August 31.
  - If you are an 11-month employee and your leave ends June 30, your health benefits will continue through July 31.
2. Upon receipt of the first month's payment, the Office of Payroll Management, Payroll Accounting, will send you an insurance coverage billing letter and payment coupons, indicating the amount you must pay for your continuing benefits. If you do not receive the letter and coupons, call 571-423-3536.
3. FCPS must receive your payment by the **first of the month** for the month of coverage. You should make your personal check or money order payable to FCPS or to Fairfax County Public Schools (not to the benefit plan). FCPS will return postdated checks, those with incorrect payees, and checks with restrictive notations. Mail checks to: FCPS Insurance Accounting, P.O. Box 18096, Merrifield, VA 22118-0096.
  - Premiums are due by the first day of every month for the month of coverage.
  - You may pay any number of payments in advance.
  - FCPS will refund any premiums you make that duplicate payroll deductions.
  - FCPS cannot accept walk-in payments.
  - Electronic fund transfers are not available at this time, nor does FCPS accept credit card payments.

### **If You Are on a LOA Designated as FMLA...**

- The Family Medical Leave Act (FMLA) provides a period of time when the employer must continue to make its usual contribution to the cost of benefits. See the current FCPS Regulation 4835, *Family Medical Leave*, for information on the FMLA provisions.
- The FMLA period may include paid leave. FCPS may take payroll deductions for your benefits. If so, FCPS deducts the employee portion of the premium. (See page 4—Employee Only Share (FMLA).)
- After the FMLA period, if you decide not to return to work, you begin to pay the full cost of the benefits in order to continue coverage. (See page 4 for full monthly premiums (nonCOBRA).)
- If you receive a bill for full premiums while on leave designated as FMLA, it may mean that FCPS has retroactively approved your leave designated as FMLA, or that FCPS has not yet entered the leave type in the FCPS payroll system. Call Insurance Accounting at 571-423-3536 to request assistance. If necessary, FCPS will send a corrected bill.
- If you have other questions about your leave designated as FMLA, call Disability & Leaves at 571-423-3200, or send an e-mail to [disabilityandleaves@fcps.edu](mailto:disabilityandleaves@fcps.edu).

### **If You Do Not Pay by the Due Date...**

Late payments will result in termination of coverage. FCPS will cancel your benefits on the last day of the month for which you paid.

If you notify Insurance Accounting at 571-423-3536 that you made the payment, FCPS will request a copy of the canceled check (front and back). FCPS will place your benefits on a temporary hold while it investigates the missing payment.



## Questions About Billing

If you have submitted coverage changes to Benefit Processing while on a LOA and the changes are not reflected in your bill, include a note with your payment or call 571-423-3536. FCPS will verify your changes, update your account, and send you a new bill.

FCPS sends payment coupons for the remainder of the calendar year, regardless of your projected LOA ending date. For example, even though your LOA may be through June, you will receive payment coupons through December. This allows you to know the cost for coverage if you decide to remain on a LOA longer than originally planned.

When you return to work and begin receiving paychecks with deductions, FCPS will close your direct pay account if you have paid in full for benefits during your LOA. While FCPS makes every effort to ensure that you are not billed after you return to work, sometimes a bill and a deduction may overlap. Call 571-423-3536 for assistance to correct the billing. If you have already submitted a payment for that month of coverage, FCPS will refund the payment.

## If You Do Not Maintain Your Benefits, You Must Reenroll When You Return

Eligibility to reenroll for benefits when you return to work depends on several factors.

FCPS automatically reinstates the following mandatory benefits when you return to work:

- Retirement, basic life insurance, short-term disability (STD), and long-term disability (LTD).
- Your 403(b) and 457(b) programs, the Combined Charitable Campaign, and dues deductions for employee groups.

Most optional benefits require you to reenroll:

- To resume your payroll deductions for optional benefits, you must return the completed enrollment form(s) to Benefit Processing **within 30 days** of your return to work. These forms are available at [www.fcps.edu/DHR/benefits](http://www.fcps.edu/DHR/benefits) or by request from the Human Resources (HR) Client Services Center at 571-423-3000.
- The optional benefits that you will need to reenroll in are: medical and dental insurance, dependent care and health flexible spending accounts (FSA), optional life insurance, and long-term care insurance.
- Review your first pay advice after returning to work to confirm that deductions for your benefits have restarted. If you have concerns, call 571-423-3000.
- If you did not pay for optional life insurance while you were on leave, you will be subject to proof of insurability before you can reenroll for optional coverage.
- If you do not submit enrollment forms **within 30 days** of your return to work, you will not be able to enroll for optional benefits, including health insurance, until open enrollment in the Fall for coverage effective January 1 the following year.

## If You Are Not Returning to Work...

If you terminate your employment after completing or during your LOA, you may elect COBRA continuation coverage for your medical and dental benefits if you continued to pay for your benefits while you were on leave. The cost of COBRA is the full premium plus an additional 2 percent administrative fee. If you have questions about continuing your benefits with COBRA, call Benefit Processing at 571-423-3200. If you have paid your premiums during your leave and you do not enroll in COBRA, FCPS will end your benefits on the last day of the month of your termination.

## If You Change Your Address...

Provide your new billing address on a note with your payment to: FCPS Insurance Accounting, P.O. Box 18096, Merrifield, VA 22118-0096.

You should also call 571-423-3000 for a *Name and Address Change* form and send the signed form to: Fairfax County Public Schools, Office of Payroll Management, 8115 Gatehouse Road, Falls Church, VA 22042.



## 2009\* Health Insurance Rates for Employees on Leave

### Premiums for 12-Month Employees

	Employee-Only Share (FMLA)			Full-Month Premiums (nonCOBRA)		
	Individual	Minifamily	Family	Individual	Minifamily	Family
<b>Medical</b>						
CareFirst BluePreferred PPO	\$71.92	\$239.73	\$299.66	\$479.45	\$958.90	\$1,198.63
CareFirst BlueChoice POS	\$64.21	\$214.05	\$267.56	\$428.09	\$856.18	\$1,070.23
Kaiser Permanente	\$70.10	\$233.67	\$292.09	\$467.34	\$934.68	\$1,168.35
<b>Dental</b>						
Aetna PPO	\$11.20	\$19.04	\$26.99	\$37.33	\$63.46	\$89.97
Aetna DMO	\$ 6.41	\$10.90	\$15.42	\$21.37	\$36.34	\$51.40

### Premiums for 11-Month Employees

	Employee-Only Share (FMLA)			Full-Month Premiums (nonCOBRA)		
	Individual	Minifamily	Family	Individual	Minifamily	Family
<b>Medical</b>						
CareFirst BluePreferred PPO	\$78.46	\$261.52	\$326.90	\$523.04	\$1,046.07	\$1,307.60
CareFirst BlueChoice POS	\$70.05	\$233.50	\$291.88	\$467.01	\$ 934.01	\$1,167.52
Kaiser Permanente	\$76.47	\$254.91	\$318.64	\$509.83	\$1,019.65	\$1,274.56
<b>Dental</b>						
Aetna PPO	\$12.22	\$20.77	\$29.44	\$40.72	\$69.23	\$98.15
Aetna DMO	\$ 6.99	\$11.89	\$16.82	\$23.31	\$39.64	\$56.07

### Premiums for 10-Month Employees

	Employee-Only Share (FMLA)			Full-Month Premiums (nonCOBRA)		
	Individual	Minifamily	Family	Individual	Minifamily	Family
<b>Medical</b>						
CareFirst BluePreferred PPO	\$86.30	\$287.67	\$359.59	\$575.34	\$1,150.68	\$1,438.36
CareFirst BlueChoice POS	\$77.06	\$256.85	\$321.07	\$513.71	\$1,027.42	\$1,284.28
Kaiser Permanente	\$84.12	\$280.40	\$350.51	\$560.81	\$1,121.62	\$1,402.02
<b>Dental</b>						
Aetna PPO	\$13.44	\$22.85	\$32.39	\$44.80	\$76.15	\$107.96
Aetna DMO	\$ 7.69	\$13.08	\$18.50	\$25.64	\$43.61	\$ 61.68

\*January-December 2009