



Your Benefits While Taking a Leave of Absence

FCPS has various Leave of Absence (LOA) programs in place to help meet your personal needs and professional goals. You may request to take an LOA to: care for an ill loved one; serve in the military; or continue your education in some areas of certification.

This document summarizes how an LOA impacts your FCPS benefits; addresses the most frequently asked questions; specifies the actions you must take to continue your benefits while on an LOA; and returning from your LOA. Complete information on LOA policies, LOA request deadlines, and specific circumstances for LOA extension can be found in FCPS Regulation **4822** at www.fcps.edu/Directives.shtml.

Types of Leaves of Absence

FCPS has two types of LOA: **designated** and **nondesignated**. Both types allow you to take up to one year of leave without pay. In certain circumstances, a **designated** LOA can be extended after one year with updated documentation.

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

- Child care (maternity or paternity)
- A personal or family illness
- A hardship
- Military duty
- Student teaching, internships, professional certification, obtaining a teaching license or license in a critical field
- A professional certificate (non-teaching employees)

You may request a **nondesignated** LOA for any reason after you have worked for FCPS for 5 continuous uninterrupted years of service.

How are my benefits affected while I'm on LOA?

Upon commencement of an LOA, your benefits are automatically canceled on the last day of the month in which your LOA begins. You must take action if you wish to continue eligible benefits during your LOA.

While on an LOA you may choose to continue the following benefits:

- Medical and dental insurance
- Basic and optional life insurance
- Health care flexible spending account (FSA)
- Long-term disability (LTD)

You are required to pay the **full premium** for the above benefits (both employee and employer share) unless you are on approved Family & Medical Leave (FMLA) or approved LOA for military reasons.

You are **not eligible to continue**:

- Dependent care flexible spending account (FSA)
- Retirement
- 403(b) and 457(b) retirement savings plans

If you belong to an employee association, you must pay dues directly to the organization. If you choose to continue long-term care (LTC) coverage during your LOA, you should send payments directly to the insurance carrier.

How do I elect to continue my benefits?

After your LOA request is approved, you will receive a *Benefits Billing Election* form from the Office of Benefit Services (OBS). In order to reactivate your benefits, you must return the form with your first month's premium payment (by personal check or money order) to OBS within 30 days of the date your LOA was approved. On the form you should indicate which benefits you wish to continue during your LOA. You will pay premiums on a direct-pay basis for those benefits.

To speed processing of your payments and elections, make your personal check or money order payable to Fairfax County Public Schools or FCPS. Checks with incorrect payees will be returned to you. Mail the form and first month's premium payment to:

**Office of Benefit Services
8115 Gatehouse Road, Suite 2700
Falls Church, VA 22042**

Please note that your checks will be deposited immediately, even if the check is post dated. Please ensure funds are available in your bank account. Electronic fund transfers and credit card payments are not available.

After receiving your form and payment, the benefits you elected to continue will be retroactively reinstated. **If we do not receive your form and payment within the timeframe specified in your approval letter, your benefits will remain canceled.**

How do I pay premiums?

Upon receipt of the first month's full payment, you will receive coupons indicating the amount you must pay to continue your benefits. If your coupons do not arrive within 10 business days of submitting your form and payment, contact the Office of Benefit Services at 571-423-3200, option 1 or 2.

Coupons are issued for the remainder of the calendar year, regardless of your projected LOA end date. This informs you of the cost for coverage should you apply for and are

approved to extend your LOA.

Coupons will be generated and premiums due for the same periods in which a payroll deduction or deductions (for biweekly paid employees) would have occurred for your benefits.

Example 1: You are a 10-month employee whose LOA begins July 1 and you elect to continue your medical and dental benefits. You will receive coupons for premiums due September – December. You will receive new coupons in December for payments due in the following calendar year.

Example 2: You are an 11-month employee whose LOA begins February 1 and you elect to continue medical and dental benefits. You will receive coupons for premiums due February – June and September – December. You will not receive coupons for July and August, since premiums are paid over 10 months.

Unless you are on approved FMLA or LOA for military reasons, you must pay the full premium (employee and employer share) to maintain your benefits. If you do not pay the required premiums, your benefits will be canceled.

How are my premiums affected if I'm on FMLA?

The FMLA provides a period of time when the employer must continue to make its usual contribution to the cost of your medical and dental benefits (see FCPS Regulation 4835). The FMLA period may include paid leave, from which FCPS may take payroll deductions for your benefit premiums. If taken through payroll deductions, only the employee portion of the premium is deducted. Similarly, you are only responsible to pay for the employee portion of your medical, dental and basic life premiums during the part of your FMLA-LOA that is considered **approved** FMLA if you do not receive pay.

After the approved FMLA period ends, you begin to pay the full cost of your benefit premiums (both employee and employer portion) to continue coverage during your non-FMLA LOA.

What if I don't pay my premiums on time?

Late payments will result in coverage termination. FCPS will cancel your benefits on the last day of the month for which the full monthly premium was applied. If you have submitted payment, but receive notice that your coverage has been canceled, contact the Office of Payroll Management (see next page for contact information).

What happens if I don't continue my benefits?

Cancellation of your FCPS benefits can have longstanding implications for your future benefits and eligibility. It is important you understand the impact of discontinuation of benefits while on leave of absence.

Medical and Dental coverage – can be reinstated within 30 calendar days of your return if you apply for coverage, however, you will have a break in coverage. In order to continue coverage as a retiree under an FCPS plan, you must maintain coverage for 5 consecutive years in each type of plan you will be retaining. If you discontinue coverage and apply for retirement within the next five years (including disability retirement) you will have a break in coverage and will not be eligible to continue coverage as a retiree.

Life Insurance and Long Term Care coverage – your basic life insurance coverage will be automatically reinstated upon your return. You may be required to submit evidence of insurability to re-enroll for optional, spousal or dependent life insurance coverage, or to reinstate long term care benefits.

Long Term Disability coverage – If you choose not to continue LTD premiums during an LOA and file an LTD claim within 12 months of returning to work, your claim will be subject to a pre-existing condition clause and may not be approved.

Health Care Flexible Spending Account – you are not eligible to submit claims for services incurred while you are on an LOA.

What if my address changes?

Submit your address change via *UConnect*.

What if my family status changes while on an LOA?

Notify the Office of Benefit Services (OBS) immediately after your status change or qualifying event to obtain the appropriate forms. Forms requesting changes to your medical, dental, FSA, and life insurance coverage must be received by OBS **no later than 30 calendar days after the qualifying event**. If the event results in a change to your coverage, you will receive new coupons after the change has been processed.

Remember, newborns or other newly acquired dependents are not automatically added to your coverage. You must take action to cover your dependents.

I am returning to work. What do I need to do?

Prior to your return from LOA, contact **both** OBS **and** your work site. Once your return to work has been confirmed, you will be placed in active status and your benefit premiums will resume through payroll deductions as soon as administratively possible. If you have questions concerning your employment status or benefit rates, contact OBS.

While FCPS makes every effort to ensure you are not billed after returning to work, sometimes a benefit bill and payroll deduction can overlap. If you have a question concerning benefit billing, call the Office of Payroll Management.

Deductions for mandatory benefits (retirement, basic life

insurance, and LTD) and for benefits you elected to continue paying for during LOA (including LTC and association dues) will automatically resume when you return to work. You must take action to reinstate benefits you did not elect to continue.

Upon return from an LOA, members of the Virginia Retirement System (VRS) and the Educational Employees' Supplementary Retirement System of Fairfax County (ERFC) legacy plan may be eligible to purchase retirement service credit for the LOA period if it was for birth, adoption, or educational reasons. ERFC, VRS, and Fairfax County Employees Retirement System (FCERS) members on LOA to perform active military service may also be eligible for retirement service credit. Contact the appropriate retirement office for more information.

I did not elect to continue benefits while on LOA. How do I reinstate benefits upon my return?

Reenrollment in optional benefits is not automatic. You must submit enrollment forms within 30 calendar days of returning to work to reenroll in medical and dental insurance, optional/dependent life and flexible spending accounts (FSAs).

If requesting dependent medical or dental coverage, you may also be required to submit copies of your marriage certificate, birth certificates, etc. to show dependent(s) eligibility.

If you do not submit enrollment forms within 30 calendar days of returning to work, you cannot enroll for optional benefits until Open Enrollment in the fall (for coverage effective January 1 of the following year).

If you did not pay for optional life, dependent life, and long-term care insurance while you were on LOA, you will be subject to proof of insurability before you can reenroll in these benefits.

Deductions for retirement benefits, basic life insurance and LTD benefits will begin automatically when you return to work. We encourage you to review your first pay stub after returning to work to confirm that deductions for your benefits have restarted. If you have concerns, call OBS.

What happens if I don't return to work?

If you terminate employment after/during your LOA, you may elect COBRA continuation coverage for your medical and dental benefits **if you continued to pay for your benefits while on an LOA.** The cost of COBRA coverage is the full premium plus a 2% administrative fee. If you paid your premiums during an LOA and do not enroll in COBRA, FCPS will end your benefits on the last day of the month in which your employment ends, or the last day of the month premiums were fully paid for, whichever occurs first. If you terminate employment in June, July or August and have paid premiums through the month of June, coverage will extend through August 31.

Contact Information and Resources

Office of Benefit Services (OBS)

Phone: 571-423-3200

Web: www.fcps.edu/hr/benefits

E-mail: disabilityandleaves@fcps.edu; or
hrbenefitsquestions@fcps.edu

Contact OBS with questions related to:

- LOA policies or FMLA
- *Benefits Billing Election* form
- How to make your first payment
- COBRA continuation coverage
- How to add a newborn to your health coverage (within the first 30 days)
- Family status changes while on an LOA

Human Resources Client Services Center

Phone: 571-423-3000

E-mail: HRQuestions@fcps.edu

Contact HR Client Services to find:

- Enrollment/change forms.

You can also visit the HR Forms Cabinet online to obtain forms: www.fcps.edu/hr/forms.shtml

Office of Payroll Management

Phone: 571-423-3537

Web: www.fcps.edu/fs/payroll

Contact Payroll for information on:

- Where to mail subsequent payments
- Coupons for benefit payments
- Change in name or address (*UConnect*)

If you have questions about purchase of retirement service credit after return from an LOA, contact the retirement office of the pension plan you are enrolled in:

Educational Employees Retirement System of Fairfax County (ERFC)

Phone: 703-426-3900

Web: www.fcps.edu/erfc

Fairfax County Employees Retirement System (FCERS)

Phone: 703-279-8200

Web: www.fairfaxcounty.gov/retirement/active_employees/school.htm

2014 Monthly Health Premium Rates for FCPS Employees on Leave of Absence

Monthly and Biweekly Paid Employee ¹						
Employee Only Share (FMLA or LOA-Military)			Full Premium—Employee and Employer Share (Non-FMLA)			
Individual (coverage for you)	Minifamily (you + 1 other)	Family (you + 2 or more)	Individual (coverage for you)	Minifamily (you + 1 other)	Family (you + 2 or more)	
YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
Medical Plans						
Aetna	\$115.90	\$386.34	\$482.94	\$772.70	\$1,545.39	\$1,931.73
CareFirst	\$89.34	\$297.82	\$372.28	\$595.63	\$1,191.27	\$1,489.09
Kaiser	\$107.88	\$359.58	\$449.48	\$719.18	\$1,438.36	\$1,797.95
Dental Plans						
Aetna DPPO	\$15.07	\$25.62	\$36.32	\$50.23	\$85.40	\$121.08
Aetna DMO	\$7.18	\$12.22	\$17.28	\$23.94	\$40.72	\$57.61

Biweekly Paid Employee ² (premiums for May and October—3 pay periods)						
Employee Only Share (FMLA or LOA-Military)			Full Premium—Employee and Employer Share (Non-FMLA)			
Individual (coverage for you)	Minifamily (you + 1 other)	Family (you + 2 or more)	Individual (coverage for you)	Minifamily (you + 1 other)	Family (you + 2 or more)	
YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
Medical Plans						
Aetna	\$173.85	\$579.51	\$724.41	\$1,159.04	\$2,318.09	\$2,897.59
CareFirst	\$134.01	\$446.73	\$558.42	\$893.45	\$1,786.90	\$2,233.64
Kaiser	\$161.82	\$539.37	\$674.22	\$1,078.78	\$2,157.53	\$2,696.92
Dental Plans						
Aetna DPPO	\$22.62	\$38.43	\$54.48	\$75.35	\$128.09	\$181.61
Aetna DMO	\$10.77	\$18.33	\$25.92	\$35.91	\$61.07	\$86.42

1 Monthly paid employees pay premiums over 10 months: January-June, and then September-December, regardless of contract length. Biweekly-paid employees pay premiums over 9 months: January-June, and then October-December.

2 Monthly premiums for biweekly-paid employees for the months of May and October (3 pay periods per month).