

# Your Benefits During a Leave of Absence (LOA)



# Leaves of Absence (LOA)

FCPS has several Leave of Absence (LOA) programs to help meet your personal needs and professional goals. You may request to take a LOA to care for your newborn or newly adopted child, care for an ill family member, serve in the military, or continue your education in certain instances.

To apply for an LOA, you must submit a completed Request for an Unpaid Long-term Leave of Absence form (HR-136) to the Office of Benefit Services (OBS), which also needs to be signed by your worksite supervisor/principal as acknowledgment of your request for leave. Depending on the type of request, you may also be required to submit supporting documentation. For example, if you are requesting an LOA for a family illness, you must also submit a completed Certification of Health Care Provider form (HR-147).

Complete information on LOA application deadlines and policies can be found in *FCPS Regulation 4822*. FCPS regulations, along with applicable forms and publications can be found online ([www.fcps.edu](http://www.fcps.edu), search keywords "leave of absence").

If your LOA is approved, it's important to know how your FCPS benefits may be impacted by your absence. **Please read this packet carefully, because you must take action if you wish to continue eligible benefits during your LOA.**

## How an LOA Impacts Your FCPS Benefits

Most benefits will terminate on the last day of the month in which your LOA begins. OBS will send you a Benefits Premium Notice with your LOA approval letter. Here's what you may choose to continue while on LOA:

### Eligible to Continue

- Medical and/or dental insurance
- Basic and optional life insurance (If VRS Hybrid on LTD, VRS will pay for Basic life)
- Health care flexible spending account (FSA)
- Long-term disability (LTD)
- 403(b) retirement savings plans, if you continue to receive temporary wages

### Not Eligible to Continue

- Dependent care flexible spending account (FSA)
- Retirement contributions:
  - VRS/ERFC – not continued
  - VRS Hybrid/ERFC – if VRS Hybrid on LTD, FCPS will continue 1% 401(a) contributions only if approved for Social Security Disability Insurance (SSDI)
- 403(b) and 457(b) retirement savings plans for contracted pay
- Employee association dues - you must pay dues directly to the organization

## Your Premiums While on LOA

There are three (3) different premium structures for employees who continue benefits while on LOA:

### 1. The active employee premium

FCPS contributes toward medical and dental coverage at the same rate as employees who are actively at work. This premium structure applies to:

- Employees on approved Family & Medical Leave (FMLA) – see *FCPS Regulation 4835*.
- Employees on an approved LOA for military reasons.

Contact the Disability and Leaves Unit:



Email [DisabilityandLeaves@fcps.edu](mailto:DisabilityandLeaves@fcps.edu) or call 571-423-3200, option 1

# Your Premiums While on LOA (continued)

## 2. The Affordable Care Act (ACA)\* premium

FCPS contributes toward medical and dental coverage only at the individual coverage contribution rate. Employees eligible for the ACA premium receive subsidized medical and dental premiums for individual coverage. The employee pays the full premium for covered dependents. The ACA rate applies to:

- Employees who have exhausted FMLA.
- Employees who are in their first calendar year of an LOA.
- Employees in the second calendar year of an approved LOA who meet the definition of “full-time employee” when assessed during the annual ACA measurement period\*.
- Employees on an LOA due to an approved workers’ compensation injury.

## 3. The full premium

FCPS doesn’t make any contribution towards medical and dental coverage. Employees pay the full premium. This rate applies to:

- Employees on an approved LOA who do not meet the hours worked requirement when assessed during the annual ACA measurement period\*.

Regardless of the premium structure for medical and dental benefits, employees continue to pay their contributions for basic and optional life insurance, health care FSA, and LTD if coverage is continued. See 2020 medical and dental premium amounts below.

*\*Eligibility for the ACA premium is re-assessed in the fall (October timeframe) of each year. Premium changes resulting from the measurement occur in January of the following year.*

### 2020 Monthly Health Premium Rates for FCPS Employees on Leave of Absence

		BIWEEKLY AND MONTHLY PAID EMPLOYEE *								
		Employee Only Share (FMLA or LOA-Military)			ACA Premium			Full Premium-Employee and Employer Share (Non-FMLA)		
		Individual	Minifamily	Family	Individual	Minifamily	Family	Individual	Minifamily	Family
Monthly Premiums	<b>Medical Plans</b>									
	Aetna/Innovation Health	\$147.84	\$492.81	\$615.90	\$147.84	\$1,133.46	\$1,626.25	\$985.61	\$1,971.23	\$2,464.02
	CareFirst	\$109.41	\$364.80	\$456.00	\$109.41	\$839.03	\$1,203.85	\$729.60	\$1,459.19	\$1,824.01
	Kaiser Permanente	\$120.39	\$401.31	\$501.64	\$120.39	\$923.02	\$1,324.33	\$802.61	\$1,605.24	\$2006.55
	<b>Dental Plans</b>									
	Aetna DPPO	\$18.66	\$31.73	\$45.00	\$18.66	\$62.21	\$106.42	\$62.22	\$105.77	\$149.98
	Aetna DNO	\$7.65	\$13.01	\$18.41	\$7.65	\$25.52	\$43.52	\$25.50	\$43.37	\$61.37
		BIWEEKLY PAID EMPLOYEE (premiums paid for March)								
		Employee Only Share (FMLA or LOA-Military)			ACA Premium			Full Premium-Employee and Employer Share (Non-FMLA)		
		Individual	Minifamily	Family	Individual	Minifamily	Family	Individual	Minifamily	Family
Monthly Premiums for: January (3 paydates)	<b>Medical Plans</b>									
	Aetna/Innovation Health	\$221.76	\$739.20	\$923.85	\$221.76	\$1,700.16	\$2,439.36	\$1478.43	\$2,956.83	\$3,696.03
	CareFirst	\$164.16	\$547.20	\$684.00	\$164.16	\$1,258.56	\$1,805.76	\$1,094.40	\$2,188.80	\$2,736.00
	Kaiser Permanente	\$180.60	\$601.95	\$752.46	\$180.60	\$1,384.50	\$1,986.51	\$1,203.93	\$2,407.83	\$3,009.84
	<b>Dental Plans</b>									
	Aetna DPPO	\$27.99	\$47.61	\$67.50	\$27.99	\$93.33	\$159.63	\$93.33	\$158.67	\$224.97
	Aetna DNO	\$11.49	\$19.53	\$27.63	\$11.49	\$38.28	\$65.28	\$38.28	\$65.07	\$92.07
		BIWEEKLY PAID EMPLOYEE (premiums paid for Sept)								
		Employee Only Share (FMLA or LOA-Military)			ACA Premium			Full Premium-Employee and Employer Share (Non-FMLA)		
		Individual	Minifamily	Family	Individual	Minifamily	Family	Individual	Minifamily	Family
Monthly Premiums for: Sept (1 paydate)	<b>Medical Plans</b>									
	Aetna/Innovation Health	\$73.92	\$246.40	\$307.95	\$73.92	\$566.72	\$813.12	\$492.81	\$985.61	\$1,232.01
	CareFirst	\$54.72	\$182.40	\$228.00	\$54.72	\$419.52	\$601.92	\$364.80	\$729.60	\$912.00
	Kaiser Permanente	\$60.20	\$200.65	\$250.82	\$60.20	\$461.50	\$662.17	\$401.31	\$802.61	\$1003.28
	<b>Dental Plans</b>									
	Aetna DPPO	\$9.33	\$15.87	\$22.50	\$9.33	\$31.11	\$53.21	\$31.11	\$52.89	\$74.99
	Aetna DNO	\$3.83	\$6.51	\$9.21	\$3.83	\$12.76	\$21.76	\$12.76	\$21.69	\$30.69

\* 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 typically: January - June, and then October - December; in 2020, there will be premiums taken on 9/25/20  
 Note: Employees on LOA may be eligible for spousal discount if married to another FCPS employee and both are paying active employee or ACA rates.  
 File form HR-134 within 30 days to qualify.

# Paying Your Benefit Premiums

## Benefits Premium Notice and Your Initial Premium Payment

After your LOA request is approved, you will receive a Benefits Premium Notice listing your current benefits and the premium amounts to continue those benefits. This Notice will be included with your LOA approval letter. The Office of Payroll Management (OPM) will send you an invoice for your benefits within approximately 30 days with instructions on how to remit your payment. **If your payment is not received by the deadline stated on the invoice, your benefits will be canceled as of the last month for which premiums were paid.** Any claims incurred after the benefit end date will become your responsibility. Your contributions to your retirement benefit and dependent care FSA, if applicable, cease as of the last day of the month in which your leave started. If you contribute to the voluntary 403(b) and/or 457(b) plans, or if you pay employee association dues, those benefits will remain “open” so that deductions automatically resume when you return to work. Keep in mind if you are eligible and work in a temporary hourly position while on leave, the 403(b) deduction will be taken from that pay.

## Continuing to Pay Your Premiums

FCPS' Office of Payroll Management (OPM) issues the invoices (coupons) to your home address for the remainder of the calendar year, regardless of your projected LOA end date. Coupons will be generated and premiums will be due for the same periods in which a payroll deduction or deductions (for biweekly paid employees) would have occurred for your benefits. If you do not receive your coupons within 30 days of your LOA start date, please contact OPM at 571-423-3537.

**If you do not pay the required premiums, your benefits will be canceled.**

## Late Payments

Late payments will result in coverage termination, and FCPS will cancel your benefits on the last day of the month for which the monthly premium was applied. If you have submitted timely payment but receive notice that your coverage has been canceled, contact OPM immediately.

## Address Changes While on LOA

Log in to your UConnect account to update your address as soon as possible.

## Family Status Changes While on a LOA

Your LOA is a qualifying event which allows you to make changes to your current benefits elections within 30 calendar days of the first date of your leave. If you experience another qualifying event or status change, **notify OBS immediately.** Newborns or other newly acquired dependents (such as a spouse or newly adopted child) are not added to your insurance coverage automatically. If you would like to make any changes to your current medical or dental benefits – to include dropping coverage and/or dependent(s) – complete the Medical & Dental Enrollment and Change form (HR-124). Forms can be found on the FCPS website ([www.fcps.edu](http://www.fcps.edu), search “benefit forms”). Adding dependents requires additional supporting documentation which is identified on the HR-124. If you would like to make changes to your life insurance, please contact OBS at 571-423-3200. **All information must be received by OBS no later than 30 calendar days of the qualifying event/status change.**



If the event results in a change to your coverage, you will receive updated invoices once the change has been processed.

# Canceling Your Benefits While on LOA

Cancellation of your FCPS benefits can have longstanding implications for your future benefits and eligibility. It's important you understand the impact of discontinuation of benefits while on an LOA.

- **Medical and Dental**

Can be reinstated if you apply for coverage **within 30 calendar days of your return to work**; however, you will have a break in coverage. In order to continue coverage as a retiree under a FCPS plan, you must meet the eligibility requirements as shown below:

Date of Hire/Retirement*	Enrollment or Tenure Requirement
Actively employed as of 12/31/18	Covered for 60 or more continuous months immediately prior to retirement -or- Employed with FCPS for 15 or more years in a benefits-eligible position
Hired on or after 1/1/19	Employed with FCPS for 15 or more years in a benefits-eligible position

*\*You must be enrolled in the medical and/or dental benefit at the time of retirement and meet the eligibility requirements above in order to continue the medical and/or dental benefit into retirement.*

- **Basic Life Insurance and Optional Life Insurance**

If your Basic and Optional life insurance benefit is canceled (either by you or due to non-payment), it will be reinstated upon your return to work. You will not have life insurance benefits if premiums are not paid. Life insurance benefits may be continued for a maximum of 24 months while on LOA. Exceptions exist for employees on leave due to active military service.

In order to continue optional, spousal, or dependent life coverage as a retiree under an FCPS plan, you must meet the eligibility requirements as shown above. You may be required to submit evidence of insurability to re-enroll for optional, spousal, or dependent life insurance coverage if your LOA exceeds 24 months. Coverage approval is not guaranteed.

- **Long-Term Disability (LTD)**

If your LTD coverage is canceled while you are on an LOA – either voluntarily by you or due to non-payment of premiums, you must satisfy a new eligibility waiting period upon your return to work. Coverage will begin first of the month coincident with or next following the date of your return. If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 3 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

- **Health Care Flexible Spending Account**

You are not eligible to submit claims for services incurred while you are on an LOA unless you continue making premium payments for the benefit through the invoice (coupon) process with OPM.

- **403(b) and 457(b) Retirement Savings Plans**

Your deductions will automatically resume upon your return to work. Remember, deductions will continue while on your LOA, if you have any temporary pay.



## Returning to Work

Prior to your return from a LOA, contact both OBS and your worksite. Once your return to work has been confirmed, you will be placed in active status. Payroll deductions for mandatory benefits (retirement, basic life insurance, and LTD), optional benefits (benefits you elected to continue during your LOA), optional retirement savings plan deductions (if applicable), and association dues (if applicable) will automatically resume when you return to work. **If you chose to cancel your optional benefits while on LOA or they were canceled for non-payment, you must take action to reinstate benefits you did not continue, except for optional life insurance if your LOA was less than 24 months.**

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 OPM.

Upon return from a LOA, members of the Virginia Retirement System (VRS) may be eligible to purchase retirement service credit for the LOA period if it was for birth, adoption, or educational reasons. VRS, ERFC, 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.

### If I didn't elect to continue benefits while on LOA, how do I reinstate benefits upon my return to work?

**Re-enrollment in optional benefits is not automatic. You must submit enrollment forms within 30 calendar days of returning to work to re-enroll in medical, dental, and/or an FSA.** If requesting medical or dental coverage for your dependent(s), 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), or if you have a qualifying life event before Open Enrollment.** All enrollment forms can be found on the FCPS website ([www.fcps.edu](http://www.fcps.edu), search "benefit forms").

If you do not pay for optional life and dependent life while you were on LOA, you may be required to submit evidence of insurability before you can re-enroll in these benefits. Coverage approval is not guaranteed.

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 questions or concerns, please contact OBS.

### What happens if I don't return to work?

If you terminate employment after/during your LOA, you may be entitled to continue coverage through a provision known as COBRA if you paid your premiums during your LOA. If eligible, you will receive a COBRA notice and election form via separate mailing from OptumHealth Financial Services, Inc., FCPS' administrator for COBRA Continuation coverage. **FCPS will end your benefits on the last day of the month in which your employment ends, or the last day of the month in which premiums were fully paid for - whichever occurs first, unless you are eligible for COBRA and elect to continue coverage through COBRA.** Refer to *FCPS Regulation 4710* for more details.

### Important Benefits Contact Information

<b>Office of Benefit Services (OBS)</b> <ul style="list-style-type: none"> <li>571-423-3200</li> <li><a href="http://www.fcps.edu/hr/benefits">www.fcps.edu/hr/benefits</a></li> <li>Email: <a href="mailto:HRConnection@fcps.edu">HRConnection@fcps.edu</a></li> </ul>	<b>Office of Payroll Management (OPM)</b> <ul style="list-style-type: none"> <li>571-423-3537</li> <li><a href="http://www.fcps.edu/fs/payroll">www.fcps.edu/fs/payroll</a></li> </ul>
<b>Virginia Retirement System (VRS)</b> <ul style="list-style-type: none"> <li>1-888-827-3847</li> <li><a href="http://www.varetire.org/">www.varetire.org/</a></li> </ul>	<b>Educational Employees Retirement System of Fairfax County (ERFC)</b> <ul style="list-style-type: none"> <li>703-426-3900</li> <li><a href="http://www.fcps.edu/erfc">www.fcps.edu/erfc</a></li> </ul>
<b>Fairfax County Employees Retirement System (FCERS)</b> <ul style="list-style-type: none"> <li>703-279-8200</li> <li><a href="http://www.fairfaxcounty.gov/retirement/schools">www.fairfaxcounty.gov/retirement/schools</a></li> </ul>	