



Benefits Information while on FMLA/General Leave of Absence

During your paid/unpaid Family and Medical Leave Act (FMLA) leave, the Howard County Public School System (HCPSS) will maintain your current benefit elections. The payment of premium amount owed to the HCPSS during a paid/unpaid FMLA leave will be as follows;

Paid FMLA

Premiums for your medical, dental, vision, Long Term Disability (LTD), Short Term Disability (STD) and/or Voluntary benefits will continue to be deducted from your pay check.

Unpaid FMLA

Premiums for your medical, dental, vision, LTD and/or STD coverage(s) and/or Voluntary benefits that would normally be deducted from your pay check will be directly billed by Kelly and Associates to your home address.

General Leave

In the event you do not qualify for FMLA, or you are on an **unpaid** general leave of absence beyond the FMLA period, you will be responsible for 100% of the premiums for medical, dental, vision and/or LTD coverage(s) the first of the following month. Please refer to the Leave of Absence (LOA) rate sheet attached. Our third party billing vendor will directly bill you for the premium amount owed to continue your current coverage(s). Failure to make premium payments by the due date will result in cancellation of benefits.

Life Insurance

If you wish to continue your life insurance coverage, while on an unpaid approved leave of absence beyond your FMLA leave, you may convert your current life insurance policy to a new individual policy by applying for the individual policy within 30 days after your group life insurance stops. You will be responsible to request a conversion form for the life insurance policy from the Benefits Office. Premiums will be invoiced directly by Metlife. Please note, the rates will be different.

LTD Coverage

If you wish to continue your LTD coverage, while on an unpaid approved leave of absence beyond the FMLA leave, you may convert your current LTD coverage to a new individual policy by applying for the policy within 30 days after your LTD coverage stops. You will be responsible to request a conversion application from the Benefits Office. The premiums will be invoiced directly through the LTD carrier. Please note that the rates will be different. If you do not return within your FMLA period, you will be required to re-enroll in LTD, by submitting a Medical History Statement to the carrier within 30 days of your return.

Flex Medical and Dependent Care

You will **not be billed** for your flex deductions while on unpaid FMLA leave. Upon return to work, in addition to your regular flex deduction(s), **additional Health Flex deductions will be taken** to cover for your missed flex deduction(s) while on unpaid FMLA leave.

Returning to Work from Leave

Upon returning to work from a general leave of absence, you will be required to re-enroll in benefits within 30 days of your return date, by updating your benefits through Workday. The coverage effective date will be the first of the month following your return date.