

Health Benefits

Frequently Asked Questions While on Leave

1. May I cancel my benefits while on FMLA leave?

You may cancel your benefits while on FMLA leave, only if you have a qualifying event that takes place such as gaining other coverage. The effective date of the term of benefits is the first of the month following the update in Workday and the approval by Benefits.

2. What will my premium be while on paid FMLA leave?

The premium amount will be the amount that would be deducted from your paycheck, if you were at work. Please note, premiums may be adjusted to reflect additional coverage.

3. What will my premium be while on unpaid FMLA leave?

The premium amount will be the amount that would be deducted from your paycheck if at work. Please note, premiums will be adjusted to reflect additional coverage.

4. How will I be notified while on unpaid FMLA leave if there is a balance owed for premium?

An invoice will be sent by email/mail for any outstanding premium/ balances owed. If you return to work prior to receiving an invoice, payments will automatically be deducted from your paycheck. The deductions will consist of one catch-up deduction per pay along with the regular health deductions until the premium balance is paid in full.

5. How do I pay for my health benefits if I choose to continue benefits while on a general leave of absence?

You will be invoiced by our third-party billing administrator, Total Administrative Services corporation (TASC), for the benefits premium owed. **You are responsible for paying the full premium amount (100%)** for medical, dental, and vision coverage(s).

6. May I terminate my insurance if I go on an extended leave of absence including child rearing, general leave, and study leave?

Yes, you may terminate your insurance while on a general leave of absence. Complete and return a [Benefits Change Form](#).

7. Am I eligible for sick bank?

Contact your union representative for verification.

8. How do I enroll in my benefits when returning to work from a general leave of absence?

You may enroll in benefits on Workday **within 30 days** of your return-to-work date. The effective date of benefits is the first of the month following the return- to work- date. [Click here for Workday instructions](#).

9. How do I add my newborn child to my benefits?

You may add your newborn child to your benefits on Workday **within 60 days** the date of birth. [Click here for Workday instruction](#).

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10. How do I add my adopted child to my benefits?

You may add your adopted child to your benefits in Workday **within 30 days** of the official recorded Adoption date from the legal documents.

11. May I continue using my Health Flex Spending (FSA) balance while on leave?

Yes, if the FSA deduction started prior to the leave of absence within the current plan year. If leave extends to unpaid leave, deductions will resume upon return. The FSA deduction will be modified to catch-up the funds within the same calendar year to reach your annual election amount.

12. May I continue using my Dependent Care Flex Spending balance while on unpaid leave?

No. Deductions will resume if you return to work in the same calendar year. Contact the benefits office at benefits@hcpss.org for assistance with scheduling catch-up deductions.

13. Am I still insured by the employer paid group Basic Life Insurance while on FMLA leave?

Yes. All benefit eligible employees are insured while on paid or unpaid FMLA leave.

14. Can I continue my basic life insurance beyond my FMLA leave?

If you wish to continue the coverage beyond FMLA the employee will be required to request a conversion from the benefits office within 30 days from the end of the FMLA. Premiums are billed directly by the MetLife carrier.

15. Does my Short-Term Disability (STD) coverage remain active while on FMLA leave?

Yes. Short-Term Disability coverage remains active while on paid or unpaid FMLA leave. If you reach an unpaid status while out on FMLA leave, you will owe catch-up premium cost for missed deductions.

16. Does my Short-Term Disability coverage remain active beyond FMLA leave?

Beyond FMLA leave the policy will terminate.

17. Does my Long-Term Disability (LTD) coverage remain active while on FMLA leave?

Yes. Long-Term Disability coverage will remain while on paid or unpaid FMLA leave. If you reach an unpaid status while out on FMLA leave, you will owe catch-up premium cost for missed deductions.

18. Does my Long-Term disability (LTD) coverage remain active beyond FMLA leave?

Beyond the FMLA period, the policy will terminate. You may however, elect to convert the policy to a new individual policy by applying **within 31 days** of the Long-Term Disability termination date. **This request must be submitted to the benefits office.**

19. How do I submit a claim for Short-Term Disability or Long-Term Disability?

To initiate a disability claim, [click here for information](#). The Hartford, 1-877-543-7052. Group number: 681088.

For further benefit questions while on leave, please contact the Benefits office at benefits@hcpss.org, 410-313-7333, Option 1.