



# Leave of Absence Checklist

We want to ensure your leave of absence goes smoothly. This checklist will help you before and during your leave, and when you return to work.



## Carefully consider any decision to waive coverage.

If you waive County health coverage during your leave and separate from the County before returning to work in an active status, you cannot apply for COBRA or Retiree Medical Plan coverage.

**Pay attention to your email!** You will continue to receive critical and time-limited benefits information from the County. Ignoring or deleting these emails without reading them may lead to you being dropped from coverage.

## Before Starting Your Leave

- Speak with your supervisor or Human Resource Services (HRS) representative about your intent to take a leave of absence.
- Once you have exhausted your leave balances (i.e., paid time off and/or sick time) as required under your County Memorandum of Understanding (MOU), check with your union or MOU to see if you are eligible for Short-Term Disability (STD) benefits.
- Verify your home mailing and email addresses with your HRS representative. You can update your personal email address on **My OC Benefits™**.
- Add **CountyofOrange@alight.com** to your contact list to ensure that any email related to your leave doesn't end up in your spam folder.
- Complete and return any necessary HRS forms.

## Once Your Leave Starts

- Call the **Benefits Service Center** at **1-833-476-2347** once your leave has been processed. The representative will go over the cost to maintain your benefits and the payment method.
- Review notices that are sent by the **Benefits Service Center**, as they will include important coverage information. If you are moving between leave statuses there may be automatic coverage changes and/or opportunities for you to actively make changes.
- If, while on leave, you need to register a birth, marriage or divorce, you can model these Qualified Life Events (QLEs) on **My OC Benefits™** to see the changes you can make.
- Call the **Benefits Service Center** if you want to add a dependent (e.g. spouse, newborn or adopted child) while on leave. Dependent Verification Services will contact you for any required documents (e.g., a birth or marriage certificate). Be sure to submit your documents by the deadline provided.
- Pay your premium invoices in a timely manner. You can set up direct debit payments on **My OC Benefits™** by providing your bank account number and routing number, which you can find on a blank check.

# Continuing Your Benefits While on Leave of Absence



## Health Plan Benefits

If you start an unpaid leave, you can:

- Remain in your current plan.
- Elect another plan (including the Sharewell Choice PPO at a lower cost).
- Waive your coverage.
- Drop dependents from coverage.

Your coverage cost while on leave may increase and is based on the type and/or length of your leave.

- Premiums will not change as long as you have paid time off to cover your costs while on leave.
- If you are on a FMLA leave, you will be invoiced for your portion of the total costs. The County will continue to pay its portion.
- If you are on an unpaid non-FMLA leave, you will pay the full cost of your benefits.
- If your invoices are not paid in a timely manner, you may have a gap in coverage (if your status changes), or your coverage could be canceled until the first of the month following your return to work.
- If you were on an unpaid leave and chose “No coverage” and then transitioned to a paid leave, you may continue to choose the “No coverage” option.



## HCRA

- You can choose to continue to make post-tax contributions through direct billing and submit Health Care Reimbursement Account (HCRA) claims.
- If you choose not to contribute to your HCRA while on leave, you cannot submit claims for any expenses incurred during your leave.
- If you fund your HCRA through the Optional Benefit Plan, you can continue to submit claims during your leave.

## DCRA

You must be actively at work to contribute to your Dependent Care Reimbursement Account (DCRA). Your contributions end while on any leave.



## Other Benefits

- You may continue to access the Employee Assistance Program (EAP) during your leave.
- Short-Term Disability (STD) coverage, if you are eligible, will continue while you are on leave. Under some MOUs, STD ends after the first 30 days of paid military leave. If you later go on Long-Term Disability (LTD) leave, STD will end as of the last day you are on County payroll.
- Continuation of County-provided Life Insurance coverage, if you are eligible, while on leave depends on the type of leave; it may continue for the duration of your leave, or for three or 12 months from the date your original leave began. If you anticipate that you will be on a medical leave for more than a year, you can apply for a waiver of premium. If you are on a nonmedical leave, this coverage will end after three months.

# More Information on Your Leave of Absence

## County Couples

- If your spouse/domestic partner works for the County and you participate in the Employee Married to Employee (EME) Program, going on unpaid non-FMLA leave automatically dissolves the EME. The employee on leave will be added as a dependent under the working employee's coverage at regular health plan premiums.
- If you participate in the Retiree Married to Employee (RME) Program and the employee goes on unpaid leave AND waives health coverage, you will automatically be removed from the RME Program. The retiree spouse/domestic partner will be offered an opportunity to enroll in retiree health benefits as an individual.
- You will need to re-establish your EME or RME relationship as soon as you become eligible again.

## Catastrophic Leave Donations

Through catastrophic leave donations, County employees can donate some of their leave balances for other employees to use if needed. If you are on a catastrophic leave as of the first of the month, you will pay your normal employee biweekly health plan premium.

Catastrophic leave can be complicated. Please call the **Benefits Service Center** for assistance.



## Resources

Contact the **Benefits Service Center** at **1-833-476-2347** between 8 a.m. and 6 p.m. Pacific Time, Monday through Friday for support.

For questions about what leave types you are eligible for or when your eligible leave may change or will end, please contact your agency HRS.

## Returning to Work

- Contact your agency HRS before your return date.
- Once your agency has returned you to an active work status, you will receive a solicitation from the **Benefits Service Center** for you to re-enroll in your active health benefits.
  - If you waived coverage, or if your health coverage lapsed due to nonpayment, you can re-enroll in your previous health plan within 30 days of your return to work. If you don't re-enroll within 30 days of your return, you, but not your dependents, will be enrolled in the Wellwise Choice PPO if you are a full-time employee or in the Sharewell Choice PPO if you are a part-time employee.
  - You can re-enroll in the HCRA and DCRA. Any other coverage (including Additional, Extra Additional and Dependent Life) that you had in place while you were on leave will remain in place. If you discontinued that coverage while you were on leave, you will need to re-enroll.
  - You may add or re-enroll dependents. Complete the Dependent Verification process on **My OC Benefits™** and submit required documents no later than 60 days from the date of the event.
  - Continue to pay any invoices for your health plan coverage (if applicable) through the month in which you return to work.