

What Plans do Employees have access to while on leave of absence

The below table details the plans the employee is able to keep coverage in upon going on leave, provided they had coverage in the respective plan as an active employee.

Plan\Leave	Unpaid LOA	Unpaid FMLA	Unpaid Military	Paid FMLA	Ret. To Work Reduced Hrs
Direct Billing	Y	Y	Y	N	Y
Dental	Y	Y	Y	Y	Y
Vision	Y	Y	Y	Y	Y
Short Term Disability	Y	Y	N	Y	Y
Long Term Disability	Y	Y	N	Y	Y
Specified Illness (EE)	Y	Y	Y	Y	Y
Spouse Specified Illness	Y	Y	Y	Y	Y
AD&D	Y	Y	N	Y	Y
Long Term Care ¹	Y	Y	Y	Y	Y
Employee Life	Y	Y	Y	Y	Y
Spouse Life	Y	Y	Y	Y	Y
Child Life	Y	Y	Y	Y	Y
Health Care Spending Account	Y (Through end of originating plan year)	Y (Through end of originating plan year)	Y (Through end of originating plan year)	Y	Y (Through end of originating plan year)
Dependent Care Spending Account	N	N	Y (Through end of originating plan year)	Y	N
Legal	Y	Y	Y	Y	Y

General Rules:

¹ – Note, for employees on an unpaid leave, AonHewitt does not bill via DBP for LTC deductions, rather the carrier bills the enrollee directly.

- Leave without Pay: Can continue coverage via direct billing through the end of the 12th calendar month following the beginning of the unpaid leave

After 12 months, the customer will be offered COBRA dental and vision. (AonHewitt calculates the 12 months - a term status may or may not be sent)

Note: the HCSA can be continued through the end of the plan year in which the leave began. The DCSA will end effective the date of the status change

- Military Leave: can continue through the end of the 24th month following the beginning of the leave

Note: the HCSA and DCSA can be continued through the end of the plan year in which the military leave began.

Scenario/Leave Type	Unpaid LOA	Unpaid FMLA	Unpaid Military	Paid FMLA	Return to Work Reduced Hours
Return to Work 30-Day Coverage change period	N, active coverages are defaulted to the coverage elected and maintained during the leave period. Changes to benefits can only occur at Annual Enrollment, QSC, or Return to work crossing plan years	Y, changes can be made with in 30 days of returning to an active status. The customer MUST notify the Benefits Center if they wish to make changes. Note: Applies only plans available, as detailed on prior page.	Y, changes can be made with in 30 days of returning to an active status. The customer MUST notify the Benefits Center if they wish to make changes. Note: Applies only plans available, as detailed on prior page.	N/A – Active coverage are continued while on paid FMLA	Y, changes can be made with in 30 days of returning to an active status. The customer MUST notify the Benefits Center if they wish to make changes Note: Applies only plans available, as detailed on prior page.
Start LOA 30-Day Coverage Change Period	N/A – No changes allowed Note: DCSA is dropped automatically	Only Reduce or drop coverage, including dropping dependents in coverage at the time of going on leave. The customer MUST notify the Benefits Center if they wish to make changes Note: Applies only plans available, as detailed on prior page.	Only Reduce or drop coverage, including dropping dependents in coverage at the time of going on leave. The customer MUST notify the Benefits Center if they wish to make changes Note: Applies only plans available, as detailed on prior page.	N/A – Active coverage are continued while on paid FMLA	Only Reduce or drop coverage, including dropping dependents in coverage at the time of going on leave. The customer MUST notify the Benefits Center if they wish to make changes Note: Applies only plans available, as detailed on prior page.
Dental Waiting Period (if Dental was dropped while on leave)	Waiting period should apply.	No waiting should be applied, if coverage was dropped when the leave started	No waiting should be applied, if coverage was dropped when the leave started	N/A – Active coverage are continued while on paid FMLA	No waiting should be applied, if coverage was dropped when the leave started
Annual Enrollment Allowable Changes (Assume still on leave)	Can only Decrease or Drop Coverage, including changes to dependents in coverage. Applies to available plans, detailed on prior page.	Any change allowed, for plans available, detailed on prior page.	Any change allowed, for plans available, detailed on prior page.	Any change allowed, for active employees during Annual Enrollment	Can only Decrease or Drop Coverage, including changes to dependents in coverage. Applies to available plans, detailed on prior page.