

FOR EMPLOYEES WHO CONTINUED INSURANCE WHILE ON LEAVE

You do not need to contact the Employee and Retiree Service Center (ERSC) to ensure continuation of coverage. However, if you were enrolled in a dependent care or medical flexible spending account (FSA), you must re-enroll.

- ❖ **Cost**—While on leave, you were billed 100 percent of the cost of your insurance. Once you are reinstated to a benefits-eligible position, you will return to the active employee rates through payroll deductions. Ten-month employees will be billed for the month of September.
- ❖ **Coverage**—You will continue the same coverage you maintained during your leave. Changes are only permitted during the annual Open Enrollment period.
- ❖ **Dependent Coverage**—Your dependents covered while you were on leave will continue to be covered when you return to active status. You may only add dependents during annual Open Enrollment unless you experience a qualifying life event (QLE) such as a marriage or the birth of a child. Those who experience a QLE must enroll their dependents **within 60 days** of the QLE. Dependents may be dropped from coverage at any time.
- ❖ **Timing**—Your benefits will return to the active employee rates as soon as ERSC processes an official assignment and return to work date. You **MUST** contact the Office of Human Resources and Development (OHRD) before you return to work to ensure your new assignment is in place before your return date.
- ❖ **Period of Coverage**—There is no lapse of coverage.
- ❖ **Flexible Spending Accounts**—Medical and dependent care FSAs are cancelled as of the

last deduction made when you go out on leave for over 60 duty days. Per Internal Revenue Service (IRS) regulations, you are not eligible to contribute to an FSA while on leave. You must re-enroll once you return to work by completing MCPS Form 450-3, *Flexible Spending Account Election* **within 60 days** of your first day back to work. Note that enrollment in FSA is not automatic. This will create a gap in your eligible coverage period for when claims can be submitted. Expenses incurred while on leave are not eligible for reimbursement once re-enrolled.

FOR EMPLOYEES WHO CANCELLED INSURANCE WHILE ON LEAVE

You may re-enroll for benefits by completing MCPS Form 455-20, *Employee Benefit Plan Enrollment* as long as you are returning to a benefits-eligible position.

- ❖ **Cost**—Active employee rates will resume and be paid through payroll deductions once you return to a benefits-eligible position.
- ❖ **Coverage**—You may re-enroll for benefits coverage, but you must select the same plans elected prior to the period of leave unless those plans have been eliminated. Changing plans is only permitted during the annual Open Enrollment period.
- ❖ **Dependent Coverage**—You may re-enroll eligible dependents who were covered under your plan prior to the period of leave. You may only add dependents during annual Open Enrollment unless you experience a QLE such as a marriage or the birth of a child after returning from leave. Those who experience a QLE must enroll their dependents **within 60 days** of returning to work. Dependents may be dropped from coverage at any time.
- ❖ **Timing**—To re-enroll in benefits, **within 60 days** of your first official work day, you must

complete MCPS Form 455-20, *Employee Benefit Plan Enrollment* and submit it to ERSC. Employees who do not re-enroll within this 60-day period must wait for the annual Open Enrollment period to re-enroll.

- ❖ **Period of Coverage**—Coverage will begin on the first day of the month following the month that you enroll, provided you submit your online enrollment by the 20th day of the month. For 10-month employees returning to active status at the beginning of the school year, benefits will begin October 1, provided you enroll online by September 20.
- ❖ **Flexible Spending Accounts**—You may re-enroll in a dependent care and/or medical FSA only if, in addition to returning from leave, you experience a QLE such as the birth of a child. You must re-enroll by completing MCPS Form 450-3, *Flexible Spending Account Election* **within 60 days** of your first day back to work.

FOR ALL EMPLOYEES

Your Employee Benefit Plan represents an important part of your employment compensation package. Maintaining correct and appropriate coverage to meet your personal needs is essential. Keeping ERSC informed as to any change in your marital or family status is crucial. Please be sure that you are fully informed about available plan options so you can make suitable elections for your individual situation. Detailed information about benefit plans is available on the ERSC website below.



EMPLOYEE AND RETIREE SERVICE CENTER

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Phone: 301-517-8100
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*Important
Health Insurance
Information for*

MCPS

**Employees
Returning
from Leave**

