



LOUDOUN COUNTY PUBLIC SCHOOLS
DEPARTMENT OF BUSINESS & FINANCIAL SERVICES
EMPLOYEE HEALTH, WELLNESS & BENEFITS
21000 Education Court, Suite #319
Ashburn, VA 20148
Phone (571) 252-1810 Fax (571) 252-1401

Benefits and Long-Term Leave Without Pay

PLEASE CAREFULLY REVIEW THE FOLLOWING **IMPORTANT INFORMATION
RELATING TO YOUR BENEFITS WHILE ON LONG-TERM LEAVE WITHOUT PAY**

The staff of Employee Health, Wellness and Benefits would like to take this opportunity to provide you with information related to the affect a long-term leave without pay will have on your health insurance and the other optional benefits that we administer.

Health Insurance

Your active medical/prescription, dental and vision coverage (or the opt-out credit, if elected), will end the last day of the month in which your long-term leave without pay begins. If your long-term leave without pay begins on the first day of the month, coverage will end on that day.

You will be offered the opportunity to continue your health insurance under COBRA provisions. With COBRA, you can elect to continue the same coverage for you and any covered dependents by paying the full cost for the coverage, plus a 2% administrative fee. COBRA rates can be found on the [COBRA page](#) of the Employee Health, Wellness and Benefit website.

You will be sent a COBRA application, along with information about your COBRA rights and deadlines, by our COBRA administrator, Total Administrative Services Corporation (TASC). To elect this continuation of your coverage, you must complete and return the application, and make payment for the coverage, by the deadlines provided in the mailing. The application and premiums for the COBRA coverage must be sent directly to TASC. For more detailed questions about coverage, enrollment or payments, please call TASC Customer Care at 800-422-4661.

It is important for you to note that, in the event we do not receive notice of your long-term leave without pay in advance of the date your coverage should end, your active coverage will continue, and you will be billed by our Financial Services Division for the full cost of the coverage. Upon notification of your long-term leave without pay, we will cancel your active coverage at the earliest opportunity and you will be required to elect COBRA to continue your coverage. This process was developed as a courtesy for you in the event your paperwork is delayed for any reason, and to ensure that you have the maximum amount of time available to consider your COBRA options.

If you return to work after your long-term leave without pay, you will be required to attend a benefits orientation and make new benefit elections. Coverage will not automatically resume upon your return; nor will the opt-out credit.

For most employer sponsored plans, termination of coverage of a spouse is considered a qualifying event in which the employee may make certain changes to his/her benefit elections. There is typically a limited timeframe (30 days) during which this change can be requested. Your spouse should contact his/her employer to inquire about options and deadlines if you are considering enrolling in your spouse's coverage.

Health Savings Account- HDHP Enrollees Only

If you have a Health Savings Account, contributions to this account will stop at the end of the month in which your LTLWOP begins, or with your last paycheck, whichever is earlier. You will receive a packet from HSA bank with information about the future management of your account and questions should be directed to them at 800-357-6246.

Flexible Spending Accounts

Flexible spending accounts will end on the day before your long-term leave without pay begins. All claims must be incurred by that date to be considered for reimbursement. Claims incurred by this date must be filed with Cigna no later than March 31 of the following year.

Critical Illness Insurance

Voluntary or company-provided Critical Illness Insurance ends per plan provisions (typically the date of last premium payment or last day of the month in which your long-term leave without pay begins, whichever is earlier). Upon termination of coverage, Cigna will mail you information on how you can continue this coverage on an independent basis.

Accidental Injury Insurance

Accidental Injury Insurance ends per plan provisions (typically the date of last premium payment or last day of the month in which your long-term leave without pay begins, whichever is earlier). Upon termination of coverage, Cigna will mail you information on how you can continue this coverage on an independent basis.

Virginia 529 Plans

Deductions for Virginia 529 plans will end on the last day of the month following the start of your long-term leave without pay. Please be sure to contact Virginia 529 directly to discuss continuation of any payments they may require from you.

If you have questions or concerns about your benefits that are not addressed within this memo, please feel free to contact:

Employee Health, Wellness and Benefits
(571) 252-1810
lcpshealthwellness@lcps.org
www.lcps.org