

Life Events Impacting Benefits

Leave of Absence Without Pay

Moving?

Make sure to update your mailing address via Workday.

Contacts

<p align="center">Engineering Human Resources</p>	<p align="center">125 Spence Street, Suite 531 College Station, TX 77843 979-458-7699 Fax 979-458-7490 engrbenefits@tamu.edu</p>
<p align="center">Engineering Payroll</p>	<p align="center">3132 TAMU College Station, TX 77843-3132 979 458-7699 Fax 979-458-7490 engrpayroll@tamu.edu</p>
<p align="center">Benefits Representative</p>	<p align="center">Christine Burns (979) 458-8406 crburns@tamu.edu</p>

Table 1. Useful Contact Information

Insurance Benefits and Retaining Coverage

When your status is changed to leave of absence without pay (LWOP), your insurance coverage and premiums may be affected. If you will remain in a LWOP status for a FULL calendar month (example, entire month of January), your insurance will be dropped. If you elect to keep your insurance while on leave in Workday you will be billed through P&A Group for the full cost of the insurance premiums*.

*Unless leave is approved family medical leave

You will receive a detailed memorandum by email if placed on LWOP for a full calendar month or more. You may elect to drop or change your insurance coverage while on LWOP by submitting your leave benefit event in your Workday inbox.

Premium Payments

While on leave of absence without pay (LWOP), you are not receiving a paycheck in which to deduct your regularly scheduled insurance premiums. In addition, if your leave without pay extends to cover one FULL calendar month (example entire month of January); you are not eligible to receive the employer contribution towards your premiums unless your leave is approved family medical leave under the Family Medical Leave Act (FMLA).

Your insurance will automatically be dropped unless you elect to keep it while on leave. If you choose to maintain insurance coverage you will be billed monthly for your current insurance premiums.

While on leave of absence without pay, your insurance coverage will be subject to cancellation if premium payments are not made in a timely manner.

International Students and Foreign Nationals

Texas A&M System policy requires international students to maintain health coverage at all times. Certain visa types, such as J-1 visas, also require health coverage be maintained.

Graduate student employees who are placed on LWOP may maintain coverage under the Grad Health Plan by paying the full cost of the plan through P&A Group, but they cannot be waived from the international student insurance fee. If no election is made in Workday they will drop their Grad Health Plan coverage and obtain System Student Health Insurance Plan coverage through Academic Health Plans:

<https://tamus.myahpcare.com/>.

Questions related to insurance coverage requirements for international students should be directed to International Student Services (ISS) at 845-1824.

COBRA (Consolidated Omnibus Budget Reconciliation Act)

Moving to a leave of absence without pay (LWOP) status is a COBRA-qualifying event.

If you do not return to active employment, your employment will be terminated as of your termination notification date. At that time, you will be mailed a COBRA Continuation packet through P&A Group.

Your COBRA continuation allotment (typically 18 months) will be based on the last day of active employment. Therefore, your COBRA continuation period runs concurrently with your LWOP period if you do not return to active employment. COBRA cannot begin for an employee on FMLA until FMLA ends (see below FMLA section).

If you elected to retain benefits while on LWOP and you do not return from leave, your insurance coverage will be cancelled as of the last day of the month in which you notified your department of your resignation. (Example: If you were placed on LWOP 6/1 and it was determined 8/15 you would not be returning to work, your coverage would be cancelled effective 8/31).

You may then elect to convert your Health, Dental and/or Vision plans to a COBRA policy for the remainder of the COBRA continuation period and you will be billed through P&A Group for the COBRA premiums.

Flexible Spending Accounts

If placed on LWOP for a full calendar month or more, there will be an impact on your flexible spending account(s) according to the type of account. It is important that you understand these implications.

Dependent Day Care

While on LWOP, you may not continue contributing to your Day Care Flexible Spending Account. This plan will end on the last day of the month in which you are last paid (example, if LWOP begins 5/15, your Day Care FSA ends 5/31). You may re-enroll in the Day Care FSA when you return to work or during the next open enrollment period if you are no longer on LWOP.

Health Care

In order to claim eligible expenses incurred after the date of leave, you will be required to contribute to your account through direct billing by Navia. The amount payable is the monthly contribution plus a 2% COBRA administrative fee. You will need to contact Navia at 800-669-3539 to make the appropriate arrangements. If you return to active employment during the same benefit plan year in which your leave without pay began and you continued your premium payments to Navia, your tax-free payroll deductions will automatically be resumed. **If you do not make contributions to your health care account while on leave, only eligible expenses incurred prior to the beginning of your LWOP will be eligible for reimbursement and pre-tax health care account payroll deductions will not be resumed when you return to active status. In addition, you will not be eligible to participate in a health care spending account again until the following benefit plan year.** If you return from leave in a subsequent benefit plan year, you may re-enroll within 31 days of the date of your return to active status from LWOP.

Changing Benefits Related to Leave Without Pay Status Change

Since starting on and returning from leave without pay are considered qualified status changes, you are allowed to make certain changes within 31 days of either date.

Cancelling coverage

You may elect to cancel some or all insurance coverage while on LWOP, and coverage will be reinstated once returned to active employment. If you do not want coverage reinstated, but instead want to have all or some of your coverage completely cancelled, you will need to complete the Benefit Change form and return it to Engineering HR. Coverage will be cancelled the first of the month following receipt of the form and coverage cancelled through a Benefit Change form will not be automatically reinstated when returned to an active status. A new Benefit Change form would be needed to reinstate your coverage when returning from LWOP.

Transferring coverage to spouse who also works for TAMUS

You may transfer to your spouse's group health coverage while on LWOP. To do so, both you and your spouse will need to submit the requested changes through the Benefits icon in Workday, or complete and return a Benefit Change Form and/or a Dependent Enrollment Form indicating the desired changes within 31 days of the date of leave. Changes will be effective the first of the month following receipt of the request. If you want to revert coverage back to how you had it prior to your LWOP, the changes will need to be submitted in reverse through Workday or by submitting the Benefit Change/Dependent Change forms and submitting them to the appropriate HR Office.

Benefit forms may be obtained from the below website and you can contact Engineering HR to inquire about eligibility to make certain benefit changes. Website:

<https://www.tamus.edu/business/benefits-administration/booklets-brochures/insurance-forms/>

Notification of Changes

If circumstances change during your leave of absence that will prevent you from returning to active status as originally planned, you should contact your Department Business Office or Supervisor **immediately** to discuss how any changes will impact your employment and benefit- eligibility.

If you experience a change of address or a temporary address while on LWOP, please make sure to update your mailing and e-mail address through Workday in order to receive communications timely. Both addresses can be updated under the **Personal Information** icon on your Workday homepage. Please contact Engineering HR if you need additional assistance.

Carrier Contact Information

Blue Cross/ Blue Shield	<u>866-295-1212</u>
Express Scripts	<u>866-544-6970</u>
Graduate Plan	<u>877-624-7911</u>
DeltaDental – PPO	<u>800-336-8264</u>
DeltaDental – HMO	<u>800-422-4234</u>
Superior Vision	<u>844-549-2603</u>
Navia	<u>800-669-3539</u>
Securian	<u>877-443-5854</u>
Cigna – LTD	<u>800-362-4462</u>
TRS	<u>800-223-8778</u>
CompPsych Work/ Life Solutions	<u>Active Employees – 1-866-301-9623</u> <u>Retirees – 1-833-306-0105</u> <u>Qatar – 00800.100.071</u>
2nd, MD	<u>866-841-2575</u>

Table 2. Contact Information for Insurance Providers