



UNPAID LEAVE OF ABSENCE REMINDERS

Insurance Benefits

- While on a PROTECTED (FMLA/CFRA/PDL) unpaid leave of absence, employee is responsible for continuing to pay the employee share of cost for benefits
- Once an employee exhausts protected leave time, the employee is responsible for paying the full monthly premium (share of cost plus County's contribution) to maintain insurance coverage
- The full cost of benefits become solely the employee's responsibility the first of the month following their last date protected or last date paid (not determined on paychecks received in the month)
 - If an employee exhausts protected leave time on June 15, the employee becomes responsible for full monthly premiums effective July 1
 - If an employee exhausts accruals on July 1 (last day paid is July 1), the employee becomes responsible for full monthly premiums effective August 1
 - If an employee exhausts accruals on July 31 (last day paid is July 31), the employee becomes responsible for full monthly premiums effective August 1
- If the unpaid leave of absence begins and ends within the same calendar month, the employee is responsible for the employee share of cost, not full monthly premiums
- If health insurance premiums are being paid by the employee while on an unpaid leave of absence, the County contribution will resume the first of the month following return to full-time employment
 - If an employee returns to work on July 1 (first paid day), the County's contribution will resume for August benefits
 - If an employee returns to work on July 31 (first paid day), the County's contribution will resume for August benefits
- If health insurance was canceled due to non-payment of premiums while on an unpaid leave of absence, the County contribution will resume the first of the month following return to full-time employment (see examples above) Contact EmpLeaves@StanCounty.com for reinstatement of benefits.

Other Important Reminders

- The County does not prorate coverage for a partial month
- Benefit deductions are taken from paychecks paid in the month for the month (paychecks received in July are for July benefit coverage)
- If Dental insurance is cancelled due to non-payment, the dental coinsurance percentage will start over at the 70% incentive level
- If Supplemental Life insurance is cancelled due to non-payment, the employee will be required to go through underwriting by completing the Evidence of Insurability form to qualify again
- If the employee is enrolled in a Flexible Spending Account, the employee is responsible for the admin fee while on unpaid leave. There will also be an adjustment to the semi-monthly contribution to the FSA account upon return from leave in order to meet the Annual Pledge
- If the employee has a deferred compensation loan that is being repaid via payroll deduction, the employee will be responsible for contacting Nationwide to make arrangements to make up missed payments
- Cash or credit card payments are not accepted – check or money order only
- Payments for insurance premiums are due the first of the month for coverage in the same month
 - Payment for July's coverage is due on July 1st



CHIEF EXECUTIVE OFFICE

Human Relations Division
Operations & Benefits

CONTACT INFORMATION

UMR - HPNC and UHC	
Insurance Claims, Eligibility and Member Services	800-207-3172 www.umar.com
Onsite UMR Rep – Nora Garcia-Ruan	209-525-5711 nora.garcia-ruan@umar.com
Delta Dental of California (Group #3351)	
Member Services	800-765-6003 www.deltadentalins.com
Vision Service Plan (Group #0445000)	
Member Services	800-877-7195 www.vsp.com
Optum Bank – Health Savings Account	
Member Services	844-326-7967 www.optumbank.com
P&A Group – Flexible Spending Account	
Member Services	800-688-2611 www.padmin.com
Nationwide – Deferred Compensation	
Member Services	877-677-3678 www.stanislausdc.com
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