

Impact on Benefits

Paid Status: At any time during your leave while you are in paid status, your benefit coverage and premiums will continue as if you are working.

Benefit	Eligibility	Payment	Comments
Medical, Dental, Vision, Healthcare FSA	Continues	Paycheck deduction	Your eligibility continues just as if you are working.
Dependent Care FSA	Continues	Paycheck deduction	You may not be able to submit for reimbursement during your leave as the IRS requires that daycare must enable you and your spouse to work.
Basic Life & AD&D	Continues	City paid benefit	Your eligibility continues just as if you are working.
Voluntary Life	Continues	Paycheck deduction	You can start and stop Voluntary Life at any time, but please note that if you elect to stop this coverage, if you choose to re-enroll you will be subject to Evidence of Insurability.
Retirement Plans (PERS/LEOFF, MEBT, MetLife)	Continues	Paycheck deduction	Depending on hours worked, you may or may not earn vesting/service credits.
HRA VEBA	Continues	Paycheck deduction	Your eligibility continues just as if you are working.
EAP	Continues	City paid benefit	Your eligibility continues just as if you are working.

Unpaid FMLA w/ PFML: When you go into an unpaid status and while you are still covered under FMLA w/ PFML, you will be responsible for paying your portion of the benefit premiums and any other required deductions for the plans in which you remain eligible. Payment is due on the 30th of each month. You will receive a memo from Human Resources detailing what you owe, when payment is due, and where to send payment. If payment is not made in a timely manner, your benefits, including healthcare, may be cancelled.

Benefit	Eligibility	Payment	Comments
Medical, Dental, Vision, Healthcare FSA	Continues	Self-pay by the 30 th of each month	Your eligibility continues just as if you are working. Unpaid leave status is also a qualifying event to change coverage.
Dependent Care FSA	Stops	None	You may not be able to submit for reimbursement during your leave as the IRS requires that daycare must enable you and your spouse to work. When you return to a paid status you may re-enroll to begin to make contributions again.
Basic Life & AD&D	Continues	City paid benefit	Your eligibility continues just as if you are working.
Voluntary Life	Continues	Self-pay by the 30 th of each month	You can start and stop Voluntary Life at any time, but please note that if you elect to stop this coverage, if you choose to re-enroll you will be subject to Evidence of Insurability.
Retirement Plans (PERS/LEOFF, MEBT, MetLife)	Stops	None	If you have no compensation, you nor the City can make any contributions to retirement plans. You will also not receive any vesting/service credits.
HRA VEBA	Stops	None	If you have no compensation, you cannot make any contributions to HRA VEBA. You can however still submit claims.
EAP	Continues	City paid benefit	Your eligibility continues just as if you are working.

Unpaid Status, Unpaid Leave after FMLA w/PFML or PFML Only: After your FMLA/PFML is exhausted or if you are not approved for FMLA/PFML, for most benefit plans your coverage will end. If you wish to continue your healthcare benefit coverage, you will be required to go onto COBRA, and you will pay your entire healthcare premium. You will receive the necessary forms and information about how COBRA applies to your situation from Gallagher Benefit Services.

Benefit	Eligibility	Payment	Comments
Medical, Dental, Vision, Healthcare FSA	Stops	COBRA	You will be dropped from active coverage at the end of the month in which you have your last day of protected leave. When you return from leave you must re-enroll in the coverages you want. Your coverage will be effective on the first day of the month following your return date.
Dependent Care FSA	Stops	None	You may not be able to submit for reimbursement during your leave as the IRS requires that daycare must enable you and your spouse to work. When you return to a paid status you may re-enroll to begin to make Dependent Care FSA contributions again.
Basic Life & AD&D	Continues	City paid benefit	Your eligibility continues just as if you are working for the 60 days after your FMLA/PFML are exhausted. leave.
Voluntary Life	Continues	Self-pay by the 30 th of each month	You can start and stop Voluntary Life at any time, but please note that if you elect to stop this coverage, if you choose to re-enroll you will be subject to Evidence of Insurability.
Retirement Plans (PERS/LEOFF, MEBT, MetLife)	Stops	None	If you have no compensation, you nor the City can make any contributions to retirement plans. You will also not receive any vesting/service credits.
HRA VEBA	Stops	COBRA	If you have no compensation, you cannot make any contributions to HRA VEBA. You can however still submit claims.
EAP	Stops	COBRA	When you return from leave you will be automatically reenrolled in the EAP effective the first day of the month following your return.