

# What You Should Know About Time Away From Work

Going on a Leave of Absence or being placed in a Non-Pay Status is a qualifying change which allows you to make changes to your current coverage. **Requests must be made to your agency Group Insurance Representative (GIR) in writing within 60 days of the start of your time away from work.** All changes are effective the later of the effective date of the Leave of Absence/Non-Pay Status or the date of your request.

## **You Are Required To:**

- Pay the premiums for your elected coverage (premium amount determined on the first day of each pay period)
- Notify your agency Group Insurance Representative (GIR) and Personnel Office immediately when you
  - Change your address
  - Become eligible or enroll in Medicare due to age, disability, or ESRD
  - Physically return to work

## **You Have The Option To:**

- Opt-Out of Health, Dental, Vision coverage (full-time employees) upon providing proof of other comprehensive medical coverage
- Waive Health, Dental, Vision and Optional Life coverage (part-time employees)
- Waive Health, Dental, Vision and Basic and/or Optional Life coverage (full-time employees who are required to pay 100% of the State and member portion of the premium such as personal leave, and dock/suspension over 30 days)\*
- Drop Dependent coverage
- Reduce or drop Optional Life coverage (Statement of Health approval required for reinstatement)

\*If you have a State-Employed spouse, you may become a dependent under their plan until you physically return to work.

## **Billing Procedure:**

Statements will be mailed to you on a monthly basis by the CMS Premium Collection Unit. Payment must be received by the due date indicated on the billing statement. Failure to submit payment by the final notice billing date may result in a current termination of coverage and/or the filing of an involuntary withholding order to collect the unpaid premium.

***NOTE: This document is provided as an OVERVIEW only. To obtain further information or to obtain required forms, contact your agency Group Insurance Representative (GIR).***