



Employee Retention of Insurance Coverage

You may choose not to retain group health plan coverage during FMLA, PDL, or CFRA leave. If you choose to terminate your coverage during leave, when you return from leave you are entitled to be reinstated to the same coverage elections in place prior to taking leave. It is your responsibility to request the termination of coverage by submitting a completed Benefits Election Form within 60 days of beginning your FMLA, PDL, or CFRA leave and for requesting reinstatement of coverage within 60 days of your return from leave by completing and submitting a new Benefits Election Form.

If you choose to retain your coverage while on leave, you must continue to pay your share of premiums.

While using your leave accruals, the County will continue Flexible Benefit Credits and will automatically deduct your premium contributions for health plan elections (medical, dental, and vision) from your pay warrant whenever your income is sufficient.

While receiving Short Term Disability (STD) benefits, your premiums contributions will automatically be deducted for health plan elections (medical, dental, and vision) whenever your disability benefit is sufficient.

UNPAID LEAVE - If you are in unpaid leave status while on leave, the County will continue to pay the Flexible Benefit Credits while you are on FMLA, PDL, and/or CFRA protected leave. If you have decided to keep your insurance coverage during your unpaid leave (if applicable), you will need to pay any monthly premium cost in excess of your flexible benefit credits. If your leave extends to a new calendar year, your premiums will adjust to match those required of active employees for the same coverage.

PAYMENT OF INSURANCE PREMIUMS: Your share of premiums will be deducted from your pay warrant whenever possible. Whenever your insurance plan cost cannot be deducted from your pay warrant, you must pay your share of the premiums by a method of payment described in the Family and Medical Leave Guide. You will not receive an invoice for your health plan premiums. You are responsible for premium payments not deducted.

For questions, contact the Human Resources Department, Benefits Division hotline number at 951-955-4981 option 1.

FAILURE TO PAY INSURANCE PLAN COSTS WHILE ON LEAVE: While you are on FMLA, PDL, or CFRA protected leave, the County is required to maintain your coverage under our group health plans, under the same conditions as coverage would have been provided if you had been continually employed during the entire protected leave period. If you do not pay your portion of premiums during protected leave, your premiums will be paid for you and will be collected from your pay warrant when you return from leave. If you fail to make timely payment for health care premiums after your protected leave (FMLA/PDL/CFRA) ends and you are unable to return to work, your coverage will be terminated for non-payment of premiums and you will be notified. Any premiums paid on your behalf during this period remain your responsibility to pay and will be collected from your pay warrant when you return from leave.

FAILURE TO RETURN TO WORK FOLLOWING THE LEAVE OF ABSENCE: If you do not return from FMLA, PDL or CFRA protected leave, you may be responsible for repayment of the Flexible Benefit Credits you received while on leave.

If you have any questions regarding this form or your premium costs, please refer to your pay warrant or contact your Department Designee or the Human Resources Department, Benefits Division hotline number at 951-955-4981 option 1.

RETAIN THIS NOTICE FOR YOUR REFERENCE