

Frequently Asked Questions About Leaves of Absence Without Pay

How will I be billed for my benefit premiums while on a Leave of Absence?

Employees will receive an invoice the month following the first month of any missed deductions. For example, if a deduction is missed in April, an invoice will be mailed to the employee in May.

When will my premiums for benefits be due while on a Leave of Absence?

Payments are due 30 days from the date of invoice.

How do I pay for my benefit premiums while on a Leave of Absence?

Payments should be made via check or money order made payable to **Montgomery County Treasurer** and mailed to:

Montgomery County Human Resources
Attn: Benefits Department
451. W. Third St. – 9th Floor
Dayton, OH 45422

How long will my benefits continue while I'm on a Leave of Absence?

Group health insurance benefits may be continued during an approved leave of absence provided the employee pays the required employee contributions. Group health insurance benefits continue six (6) months for a medical related leave, and one (1) year for a work-related leave.

Will my benefits terminate while I'm on a Leave of Absence?

Failure to make the monthly premium payment for two (2) consecutive months will result in the termination of coverage for all benefit plans at the end of the second month. Any unpaid premium balances accrued prior to the termination of benefits will be immediately deducted from the employee's payroll check, in addition to regularly-scheduled benefit deductions, upon the employee's return to work.

What happens if I do not pay my premiums while on a Leave of Absence and my benefits terminate?

As mandated by the **Consolidated Omnibus Budget Reconciliation Act (COBRA)** legislation, covered employees and dependents have an opportunity to continue health coverage at their own expense under certain circumstances when coverage under Montgomery County would otherwise end. The cost for this coverage will be 102% of the full premium rate (which includes the employee and the employer share) in effect at the time coverage ends. Information regarding COBRA will be mailed to the employee within two (2) weeks from their date of benefit termination.

I continued my benefits while on leave, but I am not returning to work. What will happen to my benefits?

If employees continue benefits through Montgomery County with on time payments of premiums during a leave of absence and the employee does not return to work, the employee will be offered coverage under COBRA (see previous question). Any unpaid premium balances incurred prior to termination will be counted as taxable income and reported on the employee's W2.

I did not continue my benefits while on leave, and I am not returning to work. What will happen to my benefits?

If an employee did not make timely payment of premiums and benefits were terminated while on leave, the employee may continue COBRA benefits at the employee's own expense for up to 18 months. Any unpaid premium balances incurred prior to termination will be counted as taxable income and reported on the employee's W2.

When can I re-enroll in my benefits if they are terminated due to non-payment of premiums while on a Leave of Absence?

The employee must complete the re-enrollment process within thirty (30) calendar days of the date of return. *If reinstated within the same plan year, the employee is required to continue the previously selected coverage plan.* If the employee fails to enroll within thirty (30) calendar days, the employee is subject to default according to the plan's requirements and may not make changes until the next annual enrollment period unless the employee meets the criteria for a qualified life event. Coverage will begin the first day of the employee's return to work.

Who can I go to with questions about my benefits during a Leave of Absence process?

For more information, or for questions specific to your situation, please contact the Montgomery County HR Benefits Office at 937-225-4018.